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AN OLD AGE PENSION SYSTEM FOR CANADA

PROCEEDINGS of the Special Committee appointed to make an enquiry into an old age pension system for Canada.

COMPRISING

The Order of Reference, the Final Report of the Committee presented to the House, and the Evidence given before the Committee together with certain Papers relating thereto.

FEBRUARY - JULY SESSION, 1924

Third Session of the Fourteenth Parliament of Canada

PRINTED BY ORDER OF PARLIAMENT



OTTAWA
F. A. ACLAND
PRINTER TO THE KING'S MOST EXCELLENT MAJESTY
1924



ORDER OF REFERENCE

HOUSE OF COMMONS,

TUESDAY, April 29, 1924.

Resolved, That a Special Committee be appointed to make an enquiry into an Old Age Pension System for Canada, with power to send for persons, papers and records, and to report from time to time, and that the said Committee do consist of the following named members, viz: Messrs. Fontaine, Irvine, Logan, McConica, Munro, Neill, Preston, Raymond, Robichaud, Sexsmith, Spence, and St. Père.

Attest.

W. B. NORTHRUP,
Clerk of the House.

WEDNESDAY, May 7, 1924.

Ordered, That the said Committee be given leave to have its proceedings printed from day to day for the use of the members of the Committee and of the House, when deemed advisable, and that Rule 74 in relation thereto be suspended.

Attest.

W. B. NORTHRUP,
Clerk of House of Commons.

SECOND AND FINAL REPORT OF THE COMMITTEE

HOUSE OF COMMONS OF CANADA,

OTTAWA, TUESDAY, July 1, 1924.

The Special Committee, appointed to make an enquiry into an old age pension system for Canada, begs leave to present the following as its Second and Final Report:—

Your Committee has inquired into the systems which are in operation in England, Australia, New Zealand, and certain other countries; examined witnesses, carefully considered their suggestions, and compared the information obtained from thirty-one municipalities throughout Canada, in reply to a questionnaire sent to one hundred and thirty-five mayors of cities and towns in every province.

This question has been before this House at different times since 1907, but no definite recommendation was made by any of the committees to which it was referred.

After careful consideration of the information obtained from the sources enumerated, your Committee respectfully recommends:—

1. That an old age pension system be established at the earliest possible date for deserving indigent persons of seventy (70) years of age and upwards.

2. That applicants for pensions must be British subjects of at least twenty (20) years' residence in Canada, or naturalized subjects of at least fifteen (15) years' naturalization and twenty-five (25) years' residence.

3. (a) That the maximum rate of pension be twenty (\$20) dollars per month, which would be lessened by private income or partial ability to earn;

(b) That one-half the amount of pension payable be borne by the Federal Government; the other half, by the Provincial Government of such provinces as express by legislation their desire to adopt the system,—the cost of administration to be borne by the provincial governments.

Your Committee has estimated that under such a system there would be approximately 98,841 eligible pensioners, and that if all of these were to receive the maximum rate of pension, namely, twenty (\$20) dollars per month, the Federal Government's portion of the total yearly expenditure would amount to \$11,860,920. This amount, however, would be reduced by any private income or partial earnings.

Your Committee further recommends that the Government communicate with the various provincial governments to ascertain if they are disposed to adopt the above system and enact the necessary legislation.

Your Committee also begs to recommend that its proceedings, together with the evidence taken, be printed as an appendix to the Journals of this House.

For the information of the House, a copy of the proceedings and evidence, a synopsis of the communications received from the municipalities, and a statement of the expectation of life prepared by the Department of Insurance, are appended to this report.

All of which is respectfully submitted.

W. G. RAYMOND,
Chairman.

For the motion to concur in the adoption of the recommendation contained in the Second and Final Report relative to the printing of the proceedings and evidence as an appendix to the Journals of the House, see Journals at page 509; also Debates (unrevised edition) at page 4362.

NOTE.—The First Report of the Committee is embodied in the second Order of the Order of Reference, herein, dated 7th May, 1924.

MINUTES OF PROCEEDINGS

HOUSE OF COMMONS,
COMMITTEE ROOM 436,
TUESDAY, May 6, 1924.

The Committee pursuant to notice assembled at 10.30 o'clock, a.m.

Members present:—Messrs. Fontaine, Logan, Neill, Preston, Raymond, Sexsmith, Spence, and St. Père,—8.

Mr. Spence moved, Mr. Neill seconding, that Mr. Raymond be elected as Chairman of the Committee. There being no further nominations Mr. Raymond was declared elected.

The Chairman briefly expressed his appreciation of the confidence which all the honourable members present had shown in electing him to preside as Chairman of the Committee, and he hoped that the materials which were necessary to make the enquiry, as set forth in the resolution of the House, would be available to all the members of the Committee at as early a date as possible, so that the Committee could go ahead with its work.

The Committee considered a report presented to the House by the Committee of 1913. It was noted that no further action developed largely owing to the War which broke out in 1914.

The Clerk of the Committee laid on the Table copies of the proceedings of the Committee of 1912 and 1913; also, a Memorandum containing references to legislation and government records of those countries wherein an old age pension system is in operation, which could be of interest to the Committee now appointed by the House.

After consideration respecting such data, Mr. St. Père moved, seconded by Mr. Preston, that three hundred (300) copies of the Memorandum referred to, be printed for the use of the Committee and members of the House; also to contain, upon the approved suggestion of Mr. Neill, the Old Age Pension Act of Great Britain, enacted in 1919,—Motion carried.

On motion of Mr. Neill, the Committee then adjourned to meet again at the call of the Chair.

V. CLOUTIER,
Clerk of the Committee.

WEDNESDAY, May 7, 1924.

The Committee met at 10.45 o'clock, a.m., the Chairman, Mr. Raymond, presiding.

Other members present:—Messrs. McConica, Munro, Neill, Preston, Spence, and St. Père.—7.

The Committee proceeded to consider the advisability of obtaining leave from the House to have its proceedings printed from day to day. Accordingly, Mr. McConica moved, seconded by Mr. Preston, that the Committee obtain leave from the House to have its proceedings printed from day to day for the use of the members of the Committee and of the House, when deemed advisable, and that Rule 74 in relation thereto be suspended.—Motion carried.

The Clerk of the Committee was instructed to prepare the report necessary to enable the Chairman to present same this day.

On motion of Mr. St. Père, the Committee then adjourned to meet again at the call of the Chair.

V. CLOUTIER,
Clerk of the Committee.

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FRIDAY, May 16, 1924.

The Committee assembled at 12 o'clock, noon.

Members present:—The Chairman, Mr. Raymond, Mr. Fontaine, and Mr. Preston.

There being no quorum present, the Chairman adjourned the proceedings until Tuesday, 20th May, at 11 o'clock, a.m.

TUESDAY, May 20, 1924.

The Committee met at 11 o'clock, a.m., the Chairman, Mr. Raymond, presiding.

Other members present:—Messrs. Fontaine, Neill, Preston, Sexsmith, Spence, and St. Père.

In attendance:—Messrs. Tom Moore, J. T. Foster, and W. L. Best representing Labour organizations.

The Clerk of the Committee submitted a *resumé* of the resolutions which, from time to time, have been considered in the Canadian Parliament on the question of an old age pension system for Canada. After consideration thereof, Mr. St. Père moved, seconded by Mr. Spence, that said *resumé* be printed in to-day's proceedings.—Motion carried.

Mr. Fontaine moved, seconded by Mr. Preston,—That a representative of the National Labour Organization of the Province of Quebec be invited to give evidence before the Committee.—Motion carried.

Mr. Spence moved that Mr. John Keane of the Social Service Department, City Hall, Ottawa, be invited to give evidence before the Committee.—Motion carried.

The Chairman submitted the name of Dr. McMillan, Chairman of the Minimum Wage Board, Toronto, as one who might give the Committee valuable information respecting fair rates of pension.—Said suggestion to be further considered.

Mr. Tom Moore, President, Trades and Labour Congress of Canada was called and examined for evidence, and presented the views of labour organizations in Canada. In the course of the evidence given by Mr. Moore, certain points were explained by Mr. J. T. Foster, Vice President, Trades and Labour Congress of Canada.

The Committee then adjourned to meet again at the call of the Chair.

V. CLOUTIER,
Clerk of the Committee.

THURSDAY, June 5, 1924.

The Committee met at 11 o'clock a.m., the Chairman, Mr. Raymond presiding.

Other members present:—Messrs. Fontaine, Irvine, Neill, Spence, and St. Père.

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In attendance:—Mr. John Keane, of the Social Service Department, City Hall, Ottawa; Mr. J. A. Morin, Vice-President of the Confederation of Catholic Workmen of Canada, and Messrs. Byron Baker, T. J. Coughlin, and L. L. Peltier of the Railway Transportation Brotherhoods.

The Chairman informed the Committee that he had received a memorandum relating to an old age pension system, on behalf of the Canadian Railway employees. The memorandum having been read and considered, Mr. Irvine moved, seconded by Mr. Spence, that it be printed in the proceedings. Motion carried.

The Chairman informed the Committee that he had received a memorandum from Mr. J. A. Morin, on behalf of the Confederation of the Catholic Workmen of Canada, relative to the action taken by this organization on the question of pensions. The memorandum was read and considered, and on motion of Mr. Fontaine, seconded by Mr. Spence, it was ordered filed for further consideration.

A statement showing the estimated cost to Canada of an old age pension system, submitted by the Clerk of the Committee, was read and considered. Mr. St. Père moved, seconded by Mr. Irvine that said statement be printed in the proceedings. Motion carried.

The Committee then proceeded to consider the evidence given by Mr. Keane, and by Mr. Peltier.

The Witnesses retired.

The Committee then adjourned to meet again on Monday, 9th June, at 11 o'clock a.m.

V. CLOUTIER,
Clerk of the Committee.

MONDAY, June 9, 1924.

The Committee met at 11 o'clock a.m., the Chairman, Mr. Raymond presiding.

Members present—Messrs. Fontaine, Irvine, Logan, McConica, Munro, Neill, Raymond, Robichaud, and Spence.

The Committee, upon the suggestion of the Chairman, proceeded to consider certain questions relating to pension and pensioners which might be embodied in the Committee's recommendations or report to Parliament, but which for the present were only tentative and would be again dealt with when all the members could be in attendance and express their opinion thereon:

Desirability of an Old Age Pension System for Canada.—Mr. Neill moved, seconded by Mr. Irvine, that this Committee recommend that an old age pension system be established. Motion carried.

Eligibility of would-be pensioners.—Mr. Irvine proposed, that the pensionable age should be 65 years or over. Mr. Neill submitted the age of 70 years or over for consideration.

Birth and residence qualifications.—Mr. Irvine, seconded by Mr. Fontaine, proposed that applicants for pension must be British subjects of at least 20 years residence in Canada, or naturalized subjects for at least 15 years and

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be able to show continuous residence in Canada for 20 years. Mr. Logan expressed the opinion that the latter must show 25 years continuous residence in Canada before an application for pension can be received.

Rate of Pension.—Mr. Spence, Mr. Neill, Mr. Logan, Mr. Robichaud, Mr. Fontaine, and the Chairman expressed themselves in favour of granting \$20 per month as a maximum pension, said amount to be lessened according to private income or earnings. Mr. Irvine suggested \$30 per month.

Administration.—The Chairman submitted that the pension fund be administered by the provinces, and that said fund be made up by the Federal Government contributing one half the amount of pension, and the provinces, the other half, but that the cost of administration be borne by each of those provinces where the Act would be in operation.

The Committee then adjourned to meet again at the call of the Chair.

V. CLOUTIER,
Clerk of the Committee.

COMMITTEE ROOM 268,
WEDNESDAY, June 25th, 1924.

The Committee met at 11 o'clock a.m., the Chairman, Mr. Raymond, presiding.

Members present.—Messrs. Fontaine, Irvine, Logan, McConica, Munro, Neill, Preston, Raymond, Sexsmith, and Spence.

The Minutes of the last meeting were read. An error in the 6th paragraph relating to residence qualifications was corrected, and the minutes were then approved.

The Secretary reported that he had received twenty-seven communications from municipalities in reply to a circular letter sent to One hundred and thirty-five mayors of cities and towns in the several provinces of Canada, as follows:—Alberta 6, British Columbia 10, Manitoba 8, Saskatchewan 7, Nova Scotia 18, New Brunswick 12, Prince Edward Island 3, Quebec 28, and Ontario 43. A synopsis of said communications was read, considered, and ordered to form part of the record. *Note.*—The circular letters comprising a questionnaire were mailed on June 10th and 12th. Replies are still coming in daily.

The Committee then proceeded to further consider the recommendations which had been suggested and partly considered at the last meeting. After consideration thereof, it was resolved that the Chairman and the Secretary be requested to draft a copy of the report embodying the resolutions adopted by the Committee, and that same be submitted for final consideration at next meeting.

In the course of the consideration given to the said recommendations, Mr. Irvine again proposed that the pensionable age should be 65 years, and that the rate of pension should be \$30 per month.

Mr. Logan moved, seconded by Mr. Sexsmith,—that 70 years or upwards be the pensionable age. Motion carried.

Mr. Spence moved, seconded by Mr. Neill,—that the maximum rate of pension be \$20 per month, said rate to be reduced according to private income or earnings. Motion carried.

The Committee then considered the yearly cost of pensions based upon the age, rate of pension agreed to, and the number of eligible pensioners which

APPENDIX No. 4

had been estimated at 98,841 persons, or say approximately 40 per cent of the total of 247,103 persons of 70 years of age and over in Canada. The yearly portion of expenditure of the Federal Government at \$120 per pensioner per annum would amount to \$11,860,920.

Mr. Fontaine moved, seconded by Mr. Preston, that the pension fund required be made up by the Federal Government contributing one-half the amount, and the provinces, the other half, but that the cost of operation of the system be borne by each of those provinces which accepted the system contemplated. Motion carried.

The Committee, after careful consideration, resolved to recommend, that those provinces of Canada which accepted the system now recommended, shall administer, under provincial or municipal regulations or both, the pensions payable in or for each of them; also, that the Federal Government communicate with the various provincial governments at the earliest date possible with a view to ascertaining their willingness to adopt the proposed system and pass the necessary legislation therefor.

The Committee then adjourned until Monday, June 30th, at 11 o'clock, a.m.

V. CLOUTIER,
Clerk of the Committee.

COMMITTEE ROOM 436,
MONDAY, June 30, 1924.

The Committee met at 11 o'clock a.m., the Chairman, Mr. Raymond, presiding.

Other Members present.—Messrs, Irvine, Logan, McConica, Neill, Preston, and Spence.

The Committee proceeded to consider draft copy of report for the House; said draft copy was read, clause by clause, and amended.

Mr. Logan moved, seconded by Mr. Spence, that the report as amended be adopted.

The Secretary was instructed to prepare said report as amended to be presented to the House.

The Committee then adjourned.

V. CLOUTIER,
Clerk of the Committee.

OLD AGE PENSIONS

A REVIEW OF

Recent Legislation in Great Britain, Australia, New Zealand — Proposed Laws at Washington, State Laws of Nevada, Montana, Pennsylvania, and present Operations in Belgium, France and Italy. Eligible Pensioners in Canada.

V. CLOUTIER, Committee Branch.

House of Commons, Canada,
February, 1924.

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OLD AGE PENSIONS

GREAT BRITAIN

Note.—Particulars of the earliest steps taken to establish an old-age pensions system in Great Britain are given in Memorandum of the Committee, House of Commons, Canada, October, 1912, at page 61.

The Acts to provide for old-age pensions, 1908 and 1911 will also be found in this Memorandum at pages 85 and 91 respectively.

The Act of December, 1919, which came into operation on the 2nd January, 1920, amends in several important particulars the provisions embodied in the Old Age Pensions Acts, 1908, 1911.

According to Circular 59, issued by the Ministry of Health, dated 31st December, 1919, directing the attention of Local Pension Committees and Sub-Committees, to the provisions enacted in 1919, the amendments which are hereunder set out might, at this point, be taken into account, before proceeding to the consideration of the Consolidated Regulations which were agreed to in December, 1921.

RATES OF OLD AGE PENSIONS

The Schedule to the Act of 1908, prescribing the various rates of old-age pensions is repealed, and the following new scale is enacted:—

Means of Claimant or Pensioner.—Where the yearly means of the claimant or pensioner as calculated under the Old Age Pensions Acts, 1908 to 1919:—

						Rate of Pension per week
Do not exceed 26 pounds 5s...	..	..	..	..	..	10s.
Exceed 26 p. 5s. but do not exceed 31 p. 10s.						8s.
" 31 p. 10s.	"	"	"	"	36 p. 15s.	6s.
" 36 p. 15s.	"	"	"	"	42 p. 0s.	4s.
" 42 p. 0s.	"	"	"	"	47 p. 5s.	2s.
" 47 p. 5s.	"	"	"	"	49 p. 17s. 6d.	1s.
" 49 p. 17s. 6d.	..	..	..	..	..	No pension

Effect of Alteration.—The effect of this alteration may briefly be stated thus:—Persons who, under the Acts of 1908 and 1911, would have been entitled to 5s., 4s. or 3s. a week will in future be entitled to receive 10s. a week; those who would have been entitled to 2s. or 1s. a week will receive 8s. a week; and persons with yearly means exceeding 31 p. 10s. (approximately 12s. a week) but not exceeding 49 p. 17s. 6d. (approximately 19s. a week), who have hitherto not been entitled to any pension, will now be eligible to receive an old-age pension of either 6s., 4s., 2s. or 1s. a week, according to their position in the scale set out above. When the new scale of pensions comes into operation, the additional allowance of 2s. 6d. a week at present paid to old-age pensioners will, of course, cease, as it will be merged in the new rate of pensions.

STATUTORY CONDITIONS

Means.—As indicated in the preceding paragraph, the statutory condition as to yearly means will in future be as follows:—

"The person must satisfy the pension authorities that his yearly means as calculated under this Act do not exceed 49 pounds, 17s. 6d."

Nationality.—The statutory condition as to nationality has been amended, and under the new Act a person will fulfil this condition who satisfies the pension authorities that, for at least 10 years (instead of 20 years as heretofore) up to the date of the receipt of any sum on account of a pension, he has been a British subject. The provision in the latter part of Section 3 (1) of the Act of 1911 is repealed, so that a woman originally of British nationality who ceased to be a British subject in consequence of her marriage to an alien, will no longer be required, in order to fulfil the statutory condition as to nationality, to satisfy the pension authorities that her alien husband is dead, or that the marriage has been dissolved or annulled, or that she has been legally separated from or deserted by the alien.

Residence.—At present, a person must satisfy the pension authorities that he has had his residence in the United Kingdom for at least 12 years in the aggregate out of the 20 years up to the date of the receipt of any sum on account of a pension. In future, the statutory condition will be fulfilled in the case of a natural-born British subject by residence in the United Kingdom for an aggregate period of not less than 12 years after the person has attained the age of 50 years, and in the case of a person who is not a natural-born British subject by residence in the United Kingdom for an aggregate period of 20 years.

DISQUALIFICATIONS

Poor Relief.—A person will not in future be disqualified for receiving or continuing to receive an old-age pension by reason of the receipt of out-door relief. A person who has become an inmate of any workhouse or other poor-law institution will be disqualified for receiving or continuing to receive a pension while he is an inmate, subject, however, to the proviso that a person who enters a poor-law institution for the purpose of obtaining medical or surgical treatment, will not, during a period of three months, if he is so long continued to require such treatment, be disqualified on the ground only that he is an inmate of a poor-law institution.

Failure to work.—Section 3 (1) (b) of the Act of 1908 is repealed, and a person will not in future be disqualified for receiving an old-age pension because of habitual failure to work.

Convictions.—A person will not in future be disqualified, by reason of being convicted of an offence, for receiving or continuing to receive a pension, except during the actual period of imprisonment, and Section 4 (3) of the Act of 1911 (which disqualifies an old-age pensioner who has been convicted of any offence in the First Schedule to the Inebriates Act, 1898), will also cease to have effect. Any person liable to have a detention order made against him under the Inebriates Act, 1898, may, however, still be disqualified for a pension by an order of the Court under Section 3 (3) of the Act of 1908, which Section is not altered by the new Act.

CALCULATION OF MEANS

Yearly value of property not personally used or enjoyed.—The yearly value of any such property as is mentioned in Section 2 (1) (a) of the Act of 1911 will in future be calculated as follows:—The first 25 pounds of the capital value of the property will be excluded; the yearly value of the next 375 pounds of the capital value will be taken to be one-twentieth of the capital value; and the yearly value of so much of the capital value as exceeds the sum of 400 pounds will be taken to be one-tenth of the capital value. In the case of a married couple living together in the same house, each of them is to be deemed to be entitled to one-half of any property severally or jointly owned by them, and the scale above mentioned will apply in calculating the yearly value of each moiety of the property.

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Sick pay.—In calculating the income mentioned in Section 2 (1) (b) of the Act of 1911, no account will in future be taken of any amounts received, during a period of not more than three months in any year, by a person, or by the husband or wife of a person, as the case may be, under a medical certificate as sickness benefit from a friendly society or trade union, or under the National Insurance Act, 1911.

Furniture and personal effects.—No account will in future be taken of the furniture and personal effects of a person, whatever may be the value thereof.

Payment by husband to wife under separation order.—Where a husband is separated from his wife, any sum paid by him to her under a separation order will in future be deducted in calculating his means.

MINOR AMENDMENTS

Date of first payment.—At present a person is not entitled to any payment on account of an old-age pension before the first Friday after the date on which the claim is allowed by the Pension Committee or Sub-Committee. In future, the pension will commence to accrue on the first Friday after the date on which the claim is received by the Pension Officer, or on the first Friday after the date on which the claimant first becomes entitled to the pension, whichever is the later. Similarly, where, by virtue of a decision on any question which has been raised, a pension becomes payable at an increased rate, the increased pension will become payable on the first Friday after notice of the question is received by the Pension Officer, or on the first Friday after the date on which the increased pension first becomes payable, whichever is the later. If the date on which the claimant first becomes entitled to a pension or a pension first becomes payable at an increased rate falls on a Friday, the first payment of the pension or of the increased rate of pension will become due on that Friday, and not, as at present, on the succeeding Friday.

Persons suffering from mental or other incapacity.—The new Act provides for regulations being issued under the Act of 1908 to enable claims to be made on behalf of persons suffering from mental or other incapacity, and any other right under the Old Age Pension Acts to be exercised on behalf of such persons. A further communication on this matter will be addressed to Local Pension Committees and Sub-Committees in due course.

EXISTING PENSIONERS

Appeals.—Claims for an increase, in accordance with the new scale, of existing pensions or of pensions provisionally allowed before the 2nd January next will be considered and determined by the Pension Officer. If the claimant or pensioner is aggrieved by the decision of the Pension Officer, he may appeal against the decision to the Pension Committee or Sub-Committee, who will thereupon consider and decide the case, as if they were determining a claim, in the manner provided by Section 7 of the Act of 1908. Either the pensioner or the Pension Officer may appeal to the Minister of Health against the decision of the Pension Committee or Sub-Committee.

Further statutory conditions.—The Act provides that the yearly means of an existing pensioner shall not be taken to be greater than they would have been if calculated under the Acts of 1908 and 1911. Further, the provisions of the new Act modifying the statutory condition as to residence will not disentitle any existing pensioner from continuing to receive the pension.

Dr. Addison feels sure that the Pension Committees and Sub-Committees may be relied upon to make all the necessary arrangements for dealing expedi-

tiously with the large number of new claims which may be expected to come before them early in the new year.

CONSOLIDATED REGULATIONS, 1922

(S. R. & O., 1921, No. 2001.)

Note.—The Regulations hereunder set out are only a few of the most important of total 37 Regulations which are contained in the circular.

Making the claims.—Every person who desires to make a claim must fill up a form of claim, and deliver the form when filled up either to the postmaster of the post office at which he desires that the pension should be payable or to the pension officer.

The Postmaster-General shall furnish to every postmaster printed forms of claims and every postmaster shall, on application being made to him for the purpose, supply a form of claim *gratis* to any person who desires to make a claim.

Every postmaster shall, if any person who desires to make a claim requests him so to do, give to that person such information and such assistance in filling up the form of claim as is in his power to give and as may be necessary to enable that person to fill up the form properly.

Registration of claims.—The pension officer shall keep a register of all claims referred to him, and on receiving any claim shall, subject to these regulations, forthwith cause the claim to be registered in such manner as the Treasury prescribe, and shall number all claims consecutively in the order in which they are entered in the register.

The pension officer shall also enter in the register of claims such particulars as the Treasury prescribe of every decision of the Committee or of the Central Authority on or in reference to any claim entered in the register, or on or in reference to any question raised in connection with any pension allowed on any such claim, or on or in reference to any application made for the revocation or alteration of the provisional allowance of a claim.

Investigating the claim.—As soon as may be after receiving any claim, the pension officer shall take all necessary steps for investigating the claim for the purpose of ascertaining whether the claimant is entitled to a pension, and if he is so entitled, to what rate of pension.

Provided that:—

- (a) where a claim previously made by a claimant within six months of his present claim has been disallowed and the claimant does not satisfy the pension officer; or
- (b) where a claim on the face of it discloses that the claimant does not fulfil the statutory conditions;

the pension officer shall not be bound to investigate the claim, but in any case in which the pension officer decides under this provision not to investigate a claim he shall make a special report to the committee stating his reasons

PROVISIONS AS TO QUESTIONS AND APPLICATIONS

Privileges of pensioner.—If any pensioner desires to raise any question as to the weekly rate of his pension, or if any person whose claim has been provisionally allowed desires to make an application for the alteration of the provisional allowance, he may do so by sending a written statement of the question

APPENDIX No. 4

or the application, as the case may be, together with a summary of any evidence in support of his allegations to the pension officer of the district in which he usually resides,

APPEALS

Decisions of committees.—The pension officer or any person aggrieved who desires to appeal to the Central Authority against a decision of the committee may do so by sending to the Central Authority notice of appeal within seven days after the date of the decision, or if the appellant is a person to whom notice of the decision is required to be sent under these Regulations, within seven days after the receipt of the notice by him:

LOCAL PENSION COMMITTEES AND SUB-COMMITTEES

Number of persons and Quorum.—A local pension committee shall consist of such number of persons, not being less than seven nor more than the number of the council by whom the committee is appointed, as the council may determine.

The council by whom a committee is appointed may make regulations as to the quorum, proceedings, and place of meeting of the committee, but subject to any such regulations, the quorum, proceedings, and place of meeting of the committee shall be such as the committee determine:

Provided that the quorum shall in no case be less than three.

The term of office of a person appointed to be a member of a committee shall be three years or such less term as may be fixed by the appointing council at the time of the appointment, and any person on ceasing to be a member of a committee may be re-appointed:

Provided that—

MISCELLANEOUS

Registration of deaths.—The registrar of births, of deaths of every sub-district shall once in every week send to such pension officers in his sub-district as the Treasury may through the Registrar-General of Births, Deaths, and Marriages in England direct, a return in respect of all deaths:

- (a) of persons of the age of seventy years or upwards, and
- (b) of blind persons under the age of seventy years who are stated to have been in receipt of old-age pensions,

which have been registered by him in the week immediately preceding the date of the return.

.

Disposal of documents.—As soon as may be after the decision of the committee on any claim, question, or application has become final, the committee shall return the claim, question or application, and all documents relating thereto in their possession to the pension officer.

Issue of books.—It shall be the duty of the pension officer, in every case in which there is a final decision allowing a claim, to issue to the claimant a book of pension orders.

Poor law officers.—For the purpose of enabling a pension officer to ascertain whether any claimant or pensioner is disqualified, by reason of being an inmate of any workhouse or other poor-law institution, for receiving or continuing to receive a pension, or to ascertain the yearly means of any claimant or pensioner, every officer or person acting in the administration of the relief of the poor shall, if so requested by the pension officer, supply to the pension officer such information as it is in his power to give

COMMENCEMENT OF REGULATIONS

These Regulations shall come into operation on the 1st January, 1922.

The Old Age pensions Regulations, 1911, and the Old Age Pensions Regulations, 1920, are hereby revoked.

Provided that anything done in pursuance of those Regulations shall, notwithstanding anything in these Regulations, be deemed to have been validly done and shall have full effect accordingly.

NUMBER OF PENSIONERS IN 1919

According to the Report of the Departmental Committee on Old Age Pensions presented to Parliament in 1919, it is stated that on 31st March, 1919, 920,198 persons, being about 56 per cent of the estimated total septuagenarian population, were in receipt of old-age pensions, of whom 322,934 were men, and 597,264 were women. Of the total, 855,274 persons were in receipt of pensions at the maximum rate of 5s.

MAIN RECOMMENDATION IN REPORT OF 1919

- (1) The amount of pension should be increased to 10s. a week.
- (2) The means qualification should be abolished.
- (3) The qualifying age should remain at 70, pending enquiry.
- (4) Outdoor relief or home assistance should not be a disqualification. Pensions should not be paid to inmates of public institutions for more than three months.
- (5) Aliens should become eligible for pensions 10 years after naturalization if they have been resident in the United Kingdom for at least 20 years, and the possibility of reciprocal international agreements should be considered. British-born wives of aliens should be eligible for pensions.
- (6) The term of residence required to qualify for pension should be 12 years after reaching the age of 50. Reciprocal arrangements with regard to residence within the British Empire are suggested.
- (7) Disqualification for any period following a term of imprisonment should be abolished save in the case of *habitual* inebriates.
- (8) The "failure to work" disqualification should be abandoned.
- (9) Pensions should accrue as from the Friday following the date of receipt of the claim if the pensioner is then qualified.
- (10) Claims should be allowed to be made on behalf of persons incapable of understanding the nature of a claim.
- (11) Pensions should be inalienable under the Debtors Act.

RESERVATIONS TO THE SIGNATURES OF THE MAJORITY REPORT.

It is important to note that the Committee Report above mentioned was signed with certain reservations by Miss Matheson, Henry Woodall, Arnold Rowntree, and G. R. Thorne; also Mrs. Baker, Mr. Devlin, and Mr. Walsh.

Mr. Woodall signed the report with the qualification that the rate of pension payable should remain for the present at 7s. 6d., the actual amount now paid.

Mr. Rowntree and Mr. Thorne considered that the pensionable age should be reduced to 65 as soon as ever the financial position will allow; also they considered that the 10s. proposed was insufficient; they would recommend that the rate of pension should be fixed at 12s. 6d.

Mrs. Baker, Mr. Devlin, and Mr. Walsh signed the report but felt strongly that the qualifying age should be reduced to 65.

MINORITY REPORT.

The minority report signed by seven members of this Departmental Committee embodies several questions considered by the Committee, chiefly relating to increase of rate of pension, and age qualification, also with regard to calculation of means.

Mr. Nathan Raw who signed the minority report concurred in the recommendations therein made but was of opinion that the amount of pension should be increased to 12s. 6d. per week.

The amount paid in pensions during the year ended 31st March, 1919 was approximately 17,728,000 pounds.

The estimated cost of administration for the year ended 31st March, 1920, was as follows:—

Customs and Excise Department, 335,000 pounds; Post Office, 156,000; Local Pension Committees, 54,500; Ministry of Health, 5,294; Scottish Board of Health, 1,186; Local Government Board, Ireland, 6,500; Public Record Office, Ireland, 1,830; Registrar General's Office, 1,150; Stationery & Printing, 2,200.

UNITED STATES

NOTE.—The earliest steps taken to establish a system of old-age pension in the United States was in 1907. Full particulars of these attempts are given in Memorandum of the Committee, House of Commons, October, 1912, at page 75.

In 1916, Mr. Sherwood introduced a Bill in the House of Representatives at Washington which did not go beyond the Committee. In February, 1924, Mr. Berger introduced a Bill to provide old-age pensions which has been referred to the Committee on Labour. These two Bills herein follow.

In 1923, Nevada, Montana, and Pennsylvania passed State Acts to provide for old-age pensions. A summary of these three Acts are given herein.

SIXTY-EIGHTH CONGRESS, FIRST SESSION.

(H. R. 6858)

In the House of Representatives, February 11, 1924, Mr. Berger introduced the following Bill, which was referred to the Committee on Labour and ordered printed.

A BILL To provide old-age pensions.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That every person who makes satisfactory proof before the authorities hereinafter designated, that he (or she)—

- (a) has reached the age of sixty years;
- (b) has been a citizen of the United States for sixteen consecutive years;
- (c) has not been convicted of a felony;
- (d) if a husband, has not without just cause failed to provide with adequate maintenance his wife and such of his children as are under sixteen years of age; or if a wife, has not deserted any of her children under sixteen years of age; and
- (e) is not in receipt of an income from any source, exclusive of the pension herein provided for which, for the twelve months previous to the filling of his or her application, has averaged \$8.00 per week—

Shall be placed upon the pension roll of the United States and be entitled to receive until death a pension from the United States Government provided by an annual appropriation by the Congress. Such pensions shall be graded according to the following schedule:—

1. When the average weekly means of the pensioner from all sources as calculated under the Act do not exceed \$8.00 per week, he or she shall receive a pension of \$8.00 per week; when the average weekly means of the pensioner from all sources do exceed \$8.00 but do not exceed \$10.00 per week, he or she shall receive a pension of \$6.00 per week; when the average weekly means of the pensioner from all sources do exceed \$10.00 but do not exceed \$12.00 per week, he or she shall receive a pension of \$4.00 per week.

2. That every person claiming a pension under this Act shall file with the Department of the Interior an affidavit containing such statements as may be prescribed by the Secretary of the Interior, who shall also make such rules and regulations as are necessary to carry out the provisions of this Act.

3. That in computing the term of residence above required such periods of absence from the boundaries of the United States as have been undergone by the claimant while in the service abroad, either civil or military, of the United States, or of any State or Territory thereof, shall be counted as though the claimant had then lived within the United States.

4. That in ascertaining the income above mentioned, account shall be taken—

- (a) Of any pension which claimant is already receiving from this or any other Government.
- (b) Of the yearly income which might be expected to be derived from any property belonging to that person, which, though capable of investment or profitable use, is not so invested or profitably used by him.
- (c) Of the yearly value of any advantage accruing to that person from the ownership or use of any property which is personally used or enjoyed by him.
- (d) Of the yearly value of any benefit or privilege enjoyed by such person.

5. That in calculating the means of a person being one of a married couple living together, the means shall not in any case be taken to be less than one-half the total means of the couple: *Provided*. That when both husband and wife are pensioners, except when they are living apart pursuant to any decree, judgment, order, or deed of separation, the rate of pension for each shall be three-fourths of the rate given in the above schedule.

6. That the pension hereunder may be increased or decreased every twelve months, whenever the pensioner's income decreases or increases according to the terms of the schedule; and the Secretary of the Interior shall make all needful regulations for providing for this change of rating.

7. That this Act is amendatory of, and supplemented to, all existing statutes touching pensions, and all such statutes in all respects are hereby declared to apply to and to protect claimant under this Act, precisely as though they had been in form incorporated herein.

8. That the said pension shall be paid in thirteen instalments in each year in advance. It shall begin on the date when the claim is filed, and the arrears from that time to the time of allowance shall, if the claimant be then living, but not otherwise, be paid in a lump sum.

9. That in case any person entitled herunder is an incompetent or is incapable under the law where such person resides, the claim for the pension of such person may be made and the pension may be collected for such person by any person or persons appointed under the local law as guardian, conservator, tutor, or the like, of such claimant.

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10. That this Act shall be liberally administered to affect its purpose, which is to provide, out of the public purse, sufficient income for the old to enable them to enjoy the last remaining years of their lives in such freedom from the fear of want as they have earned by a long service for society as citizens of the Republic.

11. That in accord with paragraph 2, section 2, Article III of the Constitution, and of the precedent established by the Act passed over the President's veto, March 27, 1868, the exercise of jurisdiction by any of the Federal Courts upon the validity of this Act is hereby expressly forbidden.

Note.—No further information as to the Committee's report upon this proposed legislation has yet been received. It is to be noted that this Bill was introduced on February 11 of the present year.

SIXTY-FOURTH CONGRESS, FIRST SESSION

(H. R. 7555)

IN THE HOUSE OF REPRESENTATIVES,

January 5, 1916.

Mr. Sherwood introduced the following Bill, which was referred to the Committee on Pensions and ordered to be printed.

A BILL

Providing for pensions for American citizens who have reached the age of sixty-five years and who are incapable of manual labour and whose incomes are less than \$200 per annum.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That on and after December twenty-fifth, nineteen hundred and sixteen, all American citizens having an income of less than \$200 per annum and who are sixty-five or more years of age and who are incapable of manual labour, not caused by his own improper conduct, shall be entitled to receive a Government pension of \$2 per week payable quarterly:

Provided, That such person shall by competent proof establish the fact that he has a continuous record for thirty years, unless incapacitated through no fault of his own during which time he has never been convicted of any crime or felony, and must have been a citizen of the United States for at least fifteen years before he reached the age of six-five years.

Sec. 2. That all such pensions shall commence from the date of filing of the applications in the Bureau of Pensions after the passage and approval of this Act, providing that no such applicant shall receive a pension under any other law, State, National, or otherwise at the same time or for the same period that he is receiving a pension under the provisions of this Act.

Sec. 3. That when both husband and wife are pensioners, except where they are living apart, pursuant to any decree, judgment, order, or deed of separation, the rate of the pension shall be three-fourths of the rates given in the above schedule.

Sec. 4. That wherever in this Act the masculine pronoun is used it shall be held to include the feminine pronoun also.

Sec. 5. That all claims of old-age pensions under this Act shall be under the jurisdiction of the Secretary of the Interior, who shall make such rules and regulations as shall be necessary to carry out the provisions of this Act.

STATE OF NEVADA

Old-Age Pension Act—Chapter 70, Statutes 1923.

(See Session Labour Laws, 1923, compiled by Frank W. Ingram,
Commissioner of Labour, p. 19).

A SUMMARY ONLY OF CHIEF PROVISIONS

Subject to the provisions and under the restrictions contained in the Act, every person while residing in and being a resident of the State of Nevada shall be entitled to a pension in old age.

Pension Commission and County Boards.—The Commission is composed of the Governor, Lieutenant-Governor, and the Attorney-General of the State. Each member of the Commission, except the Lieutenant-Governor, shall act without compensation, but the necessary and actual expenses incurred in the performance of their duties shall be allowed and paid each member in the same manner as other claims against the State are paid. The Commission shall appoint the Lieutenant-Governor as "Old-age Superintendent" and shall fix his salary not to exceed \$1,200 per annum. The superintendent with the approval of the Commission shall appoint the necessary number of assistants, fix their duties and salaries within the appropriation of the legislature. The Superintendent shall be *ex-officio* secretary to the Commission without additional compensation.

There shall be established in each county a county old-age pension board, to consist of three persons domiciled in the county, who shall be appointed by the Governor for a term of four years, except that, of the members first appointed, one shall be appointed for a term of two years, one for a term of three years, and one for a term of four years. The members of the Board shall serve without pay, except that the necessary expenses incurred while in the performance of their duties shall be paid to them upon proper vouchers therefor.

The Commission and the Boards shall meet regularly every three months, and at such other times as may be necessary, at such places as may be fixed by the rules of the Commission.

Allowance.—The amount of pension shall be fixed with due regard to the conditions in each case, but in no case shall it be an amount which, when added to the income of the applicant, including income from property, as computed under the terms of the Act, shall exceed a total of \$1.00 a day.

Qualifications of Claimant.—An old-age pension may be granted only to an applicant who:

(a) Has attained the age of sixty (60) years or upwards.

(b) Has been a citizen of the United States for at least fifteen (15) years immediately preceding date of application, and residing in the State of Nevada for a period of ten (10) years preceding the date of the application.

(c) Is not at the date of making application an inmate of any prison, jail, workhouse, infirmary, insane asylum, county or district poorhouse, or any other public reform or correctional institution.

(d) During the period of ten (10) years immediately preceding such date has not been imprisoned for four months or more, for any offence for which he was sentenced to prison without the option of a fine.

(e) For six (6) months or more during the ten years preceding the date of application for relief, if a husband, has not deserted his wife, or, without just cause, failed to support her and his children under the age of fifteen (15) years; if a wife, has not deserted her husband, or, without just cause, failed to support such of her children as were under age, and she was bound to support.

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(f) Has not, within one year preceding such application for pension, accepted public charity or been a professional tramp or beggar.

(g) Has no child or other person responsible under the law of this state for his or her support, and found by the Board or by the Commission able to support him or her.

Persons not entitled to Pension.—An old-age pension shall not be granted to a person if the value of his or her property exceeds three thousand dollars (\$3,000) or, if married and not separated from husband or wife, if the value of his or her property, together with that of such husband and wife, exceeds three thousand dollars (\$3,000). The claimant must not have deprived himself or herself directly or indirectly of any property for the purpose of qualifying for old-age relief.

Funeral Expenses.—On the death of a pensioner such reasonable funeral expenses for burial shall be paid to such persons as the Board directs; *provided*, that these expenses do not exceed one hundred (\$100) dollars; and *provided further*, that the estate of the deceased is insufficient to defray these expenses.

STATE OF MONTANA

Old-Age Pensions Act—Chapter 72, Statutes of 1923

(See Labour Review, Washington, November, 1923, p. 183).

The Montana law (ch. 72, Acts of 1923) contemplates the establishment in each county of an old-age pension board or Commission, which may receive applications from persons who are 70 years of age and have been citizens of the United States and residents of the State of Montana for at least 15 years.

Benefits.—The amount of benefits may not exceed \$25 a month, and may be less than that according to the conditions in each case. Monthly warrants are contemplated, and provision is made for the protection of the fund in case of discovery of resources which would have barred the application. No vested rights are granted by this Act, or other claims which may not be modified or voided by amendment or repeal.

Income.—The income of the claimant from all sources may not exceed \$300 nor may he receive the benefits of the law if he has deprived himself of property for the purpose of qualifying for old-age relief, or if there is a child or other person legally responsible for his support and "fully able to support" him.

Disqualifications for Pension.—Imprisonment in the State penitentiary within the preceding 10 years is a bar; also the desertion of a wife by a husband within fifteen years without just cause, or failure to support wife or children under 15 years of age; the same rule applies if a wife deserts her husband or children under age without cause. Being a professional tramp or beggar within a year preceding the application is also a bar.

(See American Labour Legislation Review, December, 1923, at page 317 in respect to hereunder paragraph):

Funeral benefit of not over \$100 is allowed when estate is insufficient to defray expense. Pensions are inalienable. On death of pensioner total sums paid with 5 per cent interest must be returned to county from any estate left. Double any sums illegally allotted may be claimed by county if pensioner had property in excess of that declared as pension basis. Act is to be administered by boards of county commissioners acting as old-age pension commissions. Pensions are payable from county poor funds in accordance with a specified procedure. Penalties are specified for fraudulent practice under this Act (chapter 72).

STATE OF PENNSYLVANIA

Old-Age Pensions Law—No. 141 of 1923.

(See Labour Review, Washington, December, 1923, p. 184)

The law of Pennsylvania (No 141) resembles in its main provisions those of Nevada and Montana already noted.

An old-age assistance commission is to be appointed by the Governor, the members to give such time as necessary for the supervision of the work, on a per diem allowance.

This Commission is to appoint a superintendent at a salary not exceeding \$1,800 per annum, who may himself, with the approval of the Commission, appoint assistants and fix their duties and salaries within the appropriation made by the legislature.

County boards, consisting of three residents serving without compensation other than expenses, exercise local supervision in conjunction with the State board.

Benefits may not, added to the income of the applicant from all other sources, exceed \$1.00 per day.

Applicants must be at least 70 years of age and have been citizens of the United States and residents of the State for at least 15 years. Temporary interruptions do not disqualify. The applicant must not at the time be an inmate of any public reform or correctional institution, and he is barred if he has, during the fifteen years preceding the application, for six months or longer deserted his wife or without just cause failed to support her and his children under the age of fifteen; the same rule applies to a wife. Having been a professional tramp or beggar within the previous year also disqualifies; and if there is a child or other person responsible for support, the State will not render assistance. Possession, alone or jointly with a spouse, of property exceeding \$3,000 in value is a bar. Property may not be disposed of to qualify for the receipt of relief. Any remaining estate is liable for the amounts paid as assistance during the lifetime of a beneficiary together with 3 per cent simple interest.

Certificates awarding assistance are made after investigation, and must be renewed from year to year. Payments may be made monthly or quarterly as the Commission may decide, and the amounts varied according to changes in circumstances.

Grants are not subject to assignment, execution or other process. Conviction of crime or other offence punished by imprisonment for one month or longer calls for a suspension of payments during the period of imprisonment.

Other provisions relate to offences, provisions for funeral expenses, payment to charitable, etc. institutions in which beneficiaries may be at the time, cases of incapacity, etc.

The sum of \$25,000 is appropriated for the first two years' operation of the Act.

COMMONWEALTH OF AUSTRALIA

Note.—Particulars of the Old-age Pension Act, 1908-9 of the Commonwealth of Australia are given at page 64 in Memorandum of the Committee, October, 1912. The Act itself will be found at page 119.

The Act has been amended in 1909, 1912, 1916, 1917, 1919, 1920 and 1923.

The Act of 1908-23 is divided into Parts as follows:—

- I. Introductory.
- II. Administration.
- III. Old-age Pensions.
- IV. Invalid Pensions.

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V. Invalid and Old-age Pensions.

Division 1,—Rate of pensions.

Division 2,—Pension claims.

Division 3,—Payment of pensions.

VI. Offences.

VII. Miscellaneous.

Persons Qualified to receive Old-age Pensions.

(See Part III of the Act)

15.—(1) Subject to this Act. every person who has attained the age of sixty-five years, or who, being permanently incapacitated for work, has attained the age of sixty years, shall, whilst in Australia, be qualified to receive an old-age pension.

(2) The Governor-General may by proclamation declare that the age at which women shall be qualified to receive an old-age pension shall be sixty-years (proclamation dated 18th November, 1910) and from and after such proclamation the last preceding subsection shall, as regards women, be read as if the word "sixty" were substituted for the word "sixty-five".

(3) No old-age pension shall be granted to any person who is under the age of sixty-five years unless and until his claim is recommended in writing by a Deputy Commissioner:

Provided that this subsection shall not, after proclamation under the last preceding subsection, apply to women.

PERSONS DISQUALIFIED

16.—(1) The following persons shall not be qualified to receive an old-age pension, namely:—

(a) Aliens:

(b)Omitted in amendment of 1912:

(c) Asiatics (except those born in Australia), or aboriginal natives of Australia, Africa, the Islands of the Pacific, or New Zealand.

.....Proviso in amendment of 1912, omitted.

(2) No woman having married one of the persons disqualified by this section shall, in consequence only of such marriage, be or become disqualified to receive a pension.

NECESSARY CONDITIONS

17. No person shall receive an old-age pension unless—

(a) he is residing in Australia on the date when he makes claim to the pension;

(b) he has on that date so resided continuously for at least twenty years:

(c) he is of good character;

(d) if a husband, he has not for twelve months or upwards during five years immediately preceding that date, without just cause, deserted his wife, or without just cause failed to provide her with adequate means of maintenance, or neglected to maintain his children being under the age of fourteen years; or, if a wife, she has not for twelve months during five years immediately preceding such date, without just cause, deserted her husband, or deserted any of her children being under the age of fourteen years;

(e) the net capital value of his accumulated property, whether in or out of Australia, does not exceed Four hundred pounds;

- (f) he has not directly or indirectly deprived himself of property or income in order to qualify for or obtain a pension; and
- (g) he has not at any time within six months been refused a pension certificate, except for the reason that he was disqualified on account of his age or for reasons which are not in existence at the time of the further application.

OCCASIONAL SHORT ABSENCES

18. (1) Continuous residence in Australia shall not be deemed to have been interrupted by occasional absences not exceeding in the aggregate one-tenth of the total period of residence.

(1A) Continuous residence in Australia shall not be deemed to have been interrupted by absence in a Territory under the authority of the Commonwealth, or in any British Possession which becomes a Territory under the authority of the Commonwealth, (inserted 1909).

(2) A person whether claimant or pensioner, shall not be deemed to be absent from Australia during any period of absence from Australia if he proves that during that period his home was in Australia, and if married that his wife and family, or his wife (if he has no family), or his family (if his wife is dead), resided in Australia and were maintained by him.

Administration—Minister, Commissioners, Registrars and Special Magistrates.

(See Part II of the Act).

5. There shall be a Commissioner of Pensions, who shall, subject to the control of the Minister, have the general administration of this Act.

5A. (1) There may be an Assistant Commissioner of Pensions who shall have such powers as are delegated to him by the Commissioner or as are prescribed.

(2) The Commissioner may, by writing under his hand, delegate to the Assistant Commissioner all or any of his powers under this Act.

(3) Every delegation under this section shall be revocable at will, and no delegation shall prevent the exercise of any power by the Commissioner.

6. There shall be a Deputy Commissioner for each State, who shall, subject to the control of the Commissioner, have the powers conferred on him by this Act:

Provided that where the Commissioner places a district situated in any State under the control of the Deputy Commissioner for another State, the Deputy Commissioner under whose control the district is placed shall exercise and perform in relation thereto all the powers, functions and duties of a Deputy Commissioner.

7. The Commissioner and the Deputy Commissioners may, for the purposes of this Act—

- (a) summon witnesses;
- (b) receive evidence on oath; and
- (c) require the production of documents.

8. This section deals with disobedience of summons—Penalty: Twenty pounds.

9. This section deals with penalty for refusing to give evidence: Fifty pounds.

10. This section authorizes the Commissioner to divide each State into districts for the purposes of this Act.

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REGISTRARS

11—(1) The Governor-General may appoint such Registrars of Pensions as he thinks necessary for the purposes of this Act.

(2) Each Registrar shall have power to administer oaths and shall have such other powers and such duties and functions as are conferred or imposed upon him by this Act.

12. It shall be the duty of each Registrar—

(a) to receive pension claims;

(b) to investigate pension claims as prescribed;

(c) generally, to keep such books and registers, and do all such things, as are prescribed or as the Commissioner or the Deputy Commissioner directs.

13. The Commissioner, the Assistant Commissioner and all Deputy Commissioners appointed under this Act shall, before entering upon their duties or exercising any powers under this Act, make before a Justice of the Peace or Commissioner for Affidavits a declaration in accordance with the prescribed form.

13a. The Governor-General may appoint such Special Magistrates of the Commonwealth as he thinks necessary for the purposes of this Act.

14.—(1) The Minister may, in relation to any particular matters or class of matters, or to any particular State or part of the Commonwealth, by writing under his hand, delegate all or any of his powers under this Act (except this power of delegation), so that the delegated powers may be exercised by the delegates with respect to the matters or class of matters or the State or part of the Commonwealth specified in the instrument of delegation.

(2) Every delegation under this section shall be revocable at will and no delegation shall prevent the exercise of any power by the Minister.

RATE OF PENSIONS—INVALID AND OLD-AGE PENSIONS

(See also Part V of this Act ss. 24, 25, 26)

The first three paragraphs hereunder following are taken from the Official Year Book, 1922, of the Commonwealth of Australia:

The amendment assented to on 30th September, 1916, made a very important alteration. Section 24 originally enacted that the pension "shall not exceed the rate of Twenty-six pounds per annum in any event, nor shall it be at such a rate as will make the pensioner's income, together with pension, exceed Fifty-two pounds per annum." It was amended (a) by omitting the words "Twenty-six pounds," and inserting in their stead the words "Thirty-two pounds ten shillings," and (b) by omitting the words "Fifty-two pounds" and inserting in their stead the words "Fifty-eight pounds ten shillings." Section 26 originally enacted that if an applicant for pension was in receipt of board or lodging, the actual or estimated value or cost of this should be counted as income, to an extent not exceeding five shillings per week. This was amended by omitting the words "five shillings" and inserting in their stead the words "seven shillings and sixpence."

In 1919 the Act was again amended, and the rate of pension raised to Thirty-nine (39) pounds per annum and the maximum amount allowable to Sixty-five (65) pounds per annum. The estimated value of board and lodging was raised to 10 shillings per week.

In 1920 special provision was made for permanently blind persons, by which the amount of pension may be at such a rate (not exceeding 39 pounds) per annum, as will make his income, together with the pension, equal to an amount not exceeding 221 pounds per annum, or such other amount as is declared to be a basic wage.

In the Invalid and Old-age Pensions Act 1908-1923, section 24 relating to "Rate of Pensions" is as follows:—

24. (1) The amount of a pension shall in each case be at such rate as, having regard to all the circumstances of the case, the Commissioner or Deputy Commissioner who determines the pension claim deems reasonable and sufficient, but shall not exceed the rate of Forty-five pounds ten shillings per annum in any event, nor shall it be at such a rate as will make the pensioner's income, together with pension, exceed Seventy-eight pounds per annum:

Provided that in the case of a permanently blind person who is qualified under this Act to receive a pension, the amount of pension may be at such a rate (not exceeding Forty-five pounds ten shillings per annum) as will make the income of the pensioner and of the pensioner's wife (or husband), together with the pension, equal to an amount not exceeding Two hundred and twenty-one pounds per annum or such other amount as is declared by any Act, or by any authority constituted under an Act, to be a basic wage for the portion of the Commonwealth in which the pensioner resides:

Provided further that the income of the husband or wife of a permanently blind person, where the husband and wife are living apart pursuant to any decree, judgment, order or deed of separation, or where there are special reasons which, in the opinion of the Commissioner, are adequate, shall not be taken into account in assessing the rate of pension payable to the blind person.

(2) Where the pensioner has accumulated property, the amount of a pension shall be subject to a deduction of One pound for every complete Ten pounds by which the net capital value of the accumulated property exceeds Fifty pounds:

Provided that, where both husband and wife are pensioners, except where they are living apart pursuant to any decree, judgment, order, or deed of separation, the deduction in the case of each of them shall be One pound for every complete Ten pounds by which the net capital value of the accumulated property exceeds Twenty-five pounds.

Section 25 of this Act of 1908-1923 deals with Assessment of value of accumulated property. In this respect the original Act was amended in 1912.

Section 26 sets forth Rules for computing income. In this respect the original Act was amended in 1912, 1919 and 1923.

As constituted in the Act of 1908-1923, section 26 is as follows:—

26 In the computation of income—

(a) where any person receives board or lodging or board and lodging, the actual or estimated value or cost of such board or lodging or board, and lodging, not exceeding Twelve shillings and sixpence per week, shall be included:

(b) In the case of husband and wife, except where they are living apart pursuant to any decree, judgment, order, or deed of separation, the income of each shall be deemed to be half the total income of both:

Provided that, if for any special reason the Commissioner is of opinion that this paragraph should not apply in any particular case, he may direct that it shall not apply; and

(c) every blind male person under the age of sixty-five, and every blind female person under the age of sixty years, shall be deemed to be earning wages equal to the amount which he or she could earn by reasonable effort.

INVALID PENSIONS—AUSTRALIA

(see also Part V of this Act)

19. This Part shall not come into operation on the commencement of this Act, but shall come into operation on a subsequent day to be fixed by Pro-

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clamation. (Proclaimed to come into operation on the 19th November, 1910—Came into operation December 15th, 1910).

20. Subject to this Act, every person above the age of sixteen years who is permanently incapacitated for work, by reason of his being an invalid, and who is not receiving an old-age pension, shall, whilst in Australia be qualified to receive an invalid pension.

20A. Subject to this Act, every permanently blind person above the age of sixteen years who is not qualified under section twenty to receive an invalid pension and who is not receiving an old-age pension, shall, whilst in Australia, be qualified to receive an invalid pension.

21. (1) The following persons shall not be qualified to receive an invalid pension, namely:—

(a) Aliens. (b) Asiatics (except those born in Australia), or aboriginal natives of Australia, Africa, the Islands of the Pacific, or New Zealand.

(2) No woman having married one of the persons disqualified by this section shall, in consequence only of such marriage, be or become disqualified to receive a pension.

22. (1) No person shall receive an invalid pension unless—

(a) he is residing in Australia on the date when he makes his claim to the pension;

(b) he has on that date resided in Australia continuously (within the meaning of section eighteen) for at least five years;

(c) he has, whilst in Australia, become permanently incapacitated or blind;

(d) the accident or invalid state of health was not self-induced, nor in any way brought about with a view to obtaining a pension;

(e) he has no claim against any employer, company, or other person, body, compellable under private contract or public enactment to adequately maintain or compensate him on account of accident or invalid state of health;

(f) his income or property does not exceed the limits prescribed in the case of applicants for old-age pensions;

(g) has not directly or indirectly deprived himself of income or property in order to qualify for a pension; and

(h) his relatives, namely, father, mother, husband, or wife do not, either severally or collectively, adequately maintain him.

(2) For the purposes of an invalid pension, a person who is afflicted with a congenital defect and who is rendered permanently incapacitated or blind thereby shall be regarded as having become permanently incapacitated or blind whilst in Australia if he was brought into Australia before attaining the age of three years or has resided in Australia continuously for twenty years.

23. (1) The amount of an invalid pension shall in every case be determined by the Commissioner or Deputy Commissioner, having regard to any income or property possessed by the applicant, and the fact that his relatives contribute to his maintenance, and the fact also of his having received compensation from any source in respect of any injury.

(2) The Commissioner or Deputy Commissioner shall in all cases of invalidity, and also in cases of accident where the permanent incapacity for work is not manifest, direct an examination of the claimant to be made by a duly qualified medical practitioner, who shall certify whether in his opinion the claimant is permanently incapacitated for work, and shall state the grounds upon which his opinion is founded:

Provided that the examination may be dispensed with if the claimant resides in a place remote from any duly qualified medical practitioner, or where medical testimony conflicts the Commissioner shall have power to decide the application.

Note.—Sections under Parts V, VI, and VII apply to both Old-age and Invalid Pensions; also Part II relating to Administration. Sections under Part III relate to Old-age Pensions only. Sections under Part IV relate to Invalid Pensions only.

PAYMENT of PENSIONS
(See Division 3 under Part V)

39. (1) Pensions shall be paid in fortnightly instalments.
(2) In order to ascertain the amount of an instalment of a pension covering a period of a fortnight the annual pension shall be divided by twenty-six.
(3) The instalment of a pension covering a period of less than a fortnight shall be in proportion to the number of days of a fortnight.
(4) Instalments of pensions shall be payable at an office named in the pension certificate or at any place directed by the Deputy Commissioner.
(5) The office or place of payment may be changed in the manner prescribed.

PENSION CLAIMS

27. (1) Every person claiming a pension shall, in the prescribed manner, deliver or send a pension claim therefor to the Registrar of the district in which he resides, or to a prescribed officer therein.
(2) Where the claim is sent to a prescribed officer, he shall forthwith transmit it to the Registrar of the district.

Investigation by Registrar.—See section 28 and subsections.

Reference to Magistrate.—See section 29 and subsections.

Investigation and Recommendation by Magistrate.—See sections 30 and 31 and subsections thereof.

AUSTRALIA

STATEMENT showing Number of Pensioners, Payments for Pensions, Cost of Administration, etc.
(Taken from the Official Year Book of Australia, 1922, and Government Reports, 1923, obtained from Melbourne)

OLD-AGE PENSIONS IN 1921

Number of pensions existing June 30, 1921.. . . .	102,415
“ “ male pensioners, June 30, 1921.. . . .	40,222
“ “ female pensioners, June 30, 1921.. . . .	62,193
<hr/>	
Number of claims examined, year ended June, 1921.. . . .	14,842
“ “ rejected, year ended June, 1921.. . . .	2,295
<hr/>	
“ “ granted, year ended June, 1921.. . . .	12,547
Add transfers from other States.. . . .	1,540
“ pensions existing June 30, 1920.. . . .	99,170
<hr/>	
Total.. . . .	113,257
Deduct deaths, year ended June 30, 1921.. . . .	7,601
“ transfers to other States, and cancellations, June 30, 1921.. . . .	3,241
<hr/>	
	10,842
Total old-age pensions current, June 30, 1921, as above.. . .	102,415

APPENDIX No. 4

INVALID PENSIONS IN 1921

Number of pensions existing June 30, 1921.. . . .		37,981
“ “ male pensioners, June 30, 1921.. . . .	17,643	
“ “ female pensioners, June 30, 1921.. . . .	20,338	
Number of claims examined, year ended June, 1921	9,185	
“ “ rejected, year ended June, 1921	2,739	
“ “ granted, year ended June, 1921	6,446	
Add transfers from other States, June, 1921.. . . .	415	
“ pensions current, June 30, 1920.. . . .	35,231	
Total.. . . .	42,092	
Deduct deaths, year ended June 30, 1921.. . . .	2,419	
“ cancellations and transfers to other States.. . . .	1,692	
	4,111	
Total invalid pensions current, June 30, 1921, as above.. . . .		37,981
Total old-age and invalid pensions, June 30, 1921.. . . .		140,396

DISBURSEMENTS AND LIABILITY IN 1921

Disbursements for pensions, year ended June 30, 1921.. . . .	£5,074,336
Amount paid to asylums for maintenance pensioners.. . . .	75,905
Cost of administration, year ended June 30, 1921.. . . .	88,271
Total liability for pensions, year ended June 30, 1921.. . . .	5,263,523
Average fortnightly pension, year ended June 30, 1921.. . . .	28 s. 9 d.
Population of Commonwealth, December 31, 1921.. . . .	5,510,229
Number of pensioners in each 10,000 of population—	
Old-age.	192
Invalid.. . . .	71
Total.. . . .	263 in each 10,000 population in 1921.

OLD-AGE PENSIONS IN 1923

Number of pensions existing June 30, 1923.. . . .		107,389
“ “ male pensioners, June 30, 1923	42,585	
“ “ female pensioners, June 30, 1923.. . . .	64,804	
Pensions current, year ended June 30, 1922	105,096	
Add claims received, year ended June 30, 1923	13,333	
“ transfers from other States, June 30, 1923	1,820	
“ claims awaiting determination, June 30, 1922	739	
Total	120,988	
Deduct deaths, year ended June 30, 1923	7,508	
“ cancellations and transfers to other States	4,016	
“ claims rejected	1,460	
“ claims awaiting determination, year ended June 30, 1923	615	
Total deductions	13,599	
Total pensions current, June 30, 1923, as above		107,389

INVALID PENSIONS IN 1923

Number of pensions current, June 30, 1923..		40,064
“ “ male pensioners, June 30, 1923..	18,451	
“ “ female pensioners, June 30, 1923..	21,613	
Pensions current, year ended June 30, 1922..	39,019	
Aid claims received, year ended June 30, 1923..	6,453	
“ transfers from other States, June 30, 1923..	395	
“ claims awaiting determination, year ended June 30, 1922	632	
Total..	46,499	
Deduct deaths, year ended June 30, 1923..	2,287	
“ cancellations and transfers to other States	1,834	
“ claims rejected..	1,959	
“ claims awaiting determination, year ended June 30, 1923..	355	
Total deductions..	6,435	
Total pensions current (invalid), June 30, 1923, as above..		40,064
Total old-age and invalid pensions, June 30, 1923..		147,453

DISBURSEMENTS AND LIABILITY IN 1923

Disbursements for pensions, year ended June 30, 1923..	£5,337.936
Amount paid to asylums for maintenance pensioners..	86.080
Cost of administration, year ended June 30, 1923..	87,910
Total liability on last day of financial year..	5,518.682
Average fortnightly pension, last day, June 30, 1923..	28s. 9d.
Maximum pension payable to pensioner per annum..	£ 39
Number of pensioners in each 10,000 of the population—	
old-age. 191	
invalid. 71	

NEW ZEALAND

Note.—See also particulars at pages 65 and 95 of Memorandum of Committee, 1912, for New Zealand Act of 1908.

OLD-AGE PENSIONS IN 1921

(Taken from a Publication by the Government Printer, obtained from Wellington in 1923)

The law relating to old-age, military, and widows' pensions is contained in the Pensions Act, 1913, a consolidation of previous enactments, and in the Pensions Amendment Act, 1914, and Finance Acts, 1919 and 1920. The history of legislation dealing with old-age pensions is given in previous issues of this book.

QUALIFICATIONS FOR OLD-AGE PENSIONS

The qualifications for the old-age pension are briefly as follows:—

(1) The applicant, if a male, must have reached the age of sixty-five, or, if a female, must have reached the age of sixty.

APPENDIX No. 4

Note.—The pension age has been reduced to fifty-five for women and to sixty for men where the applicant is the parent of two or more children under fourteen years of age for the maintenance of whom he (or she) is responsible. The pension payable in such cases may be any sum up to thirteen (13) pounds per annum, in addition to the ordinary pension payable as set forth hereunder.

(2) The applicant must have resided continuously in New Zealand for the past twenty-five years.

Note.—Continuous residence is not interrupted by absences not exceeding two years. An additional six months' period of absence is allowed for every additional year's residence in excess of the twenty-five years immediately preceding the date of application, provided that the applicant has resided in New Zealand during the twelve months immediately preceding the said date of application. In the case of a seaman continuous residence is not interrupted by absences on board a ship registered in New Zealand, provided the applicant establishes the fact that his home is in New Zealand.

(3) The applicant must not during the past twelve years have been imprisoned for four months or on four occasions for an offence punishable by twelve months' imprisonment.

(4) The applicant must not during the past twenty-five years have been imprisoned for five years for any offence.

(5) The applicant must not during the past twelve years have deserted his wife (or husband, as the case may be) and children.

(6) The applicant must have lived a sober and reputable life during the past year.

(7) The yearly income of the applicant, if single, must not reach seventy-eight (78) pounds, and if married, one hundred and thirty (130) pounds.

(8) The net value of accumulated property must not be three hundred and ninety (390) pounds or over.

(9) The applicant must not have deprived himself or herself of property or income to qualify for a pension.

DISQUALIFIED FOR OLD-AGE PENSIONS

All residents of New Zealand who fulfil the necessary conditions are eligible for the old-age pension, with the exception of—

(1) Maoris who receive votes other than pensions out of the grant appropriated by the Civil List Act, 1908.

(2) Aliens.

(3) Naturalized subjects who have not been naturalized one year.

(4) Chinese or other Asiatics, whether naturalized or not, and whether British subjects by birth or not.

Note.—The term "alien" is deemed not to include a woman who ceased to be a British subject by reason of marriage with an alien who is since deceased, or from whom she is legally separated.

PENSION CLAIMS—REGISTRARS—MAGISTRATES

Each applicant must apply to the Registrar of the district in which he resides, and fill in a claim form. The Registrar proceeds at once to verify the applicant's statements, and the result of his inquiries are transmitted, with the form of application, to the Stipendiary Magistrate presiding at the nearest Court, when a date is fixed for the personal examination of the pensioner. The Magistrate, who is required to hear each case in chambers, has power to dis-

pense with the personal attendance of the applicant if he is satisfied that the documentary evidence in support of the claim is sufficient to establish it.

The Magistrate intimates his decision to the Commissioner of Pensions, who, if the pension is allowed, issues a pension-certificate for the amount granted, without which no payment can be made.

The term of a pension is for twelve months only, and an application for renewal is required to be made each year. The first of twelve monthly instalments is due on the 1st day of the month following the granting of the pension by the Magistrate. Payment is made through the Post Office.

Though the due date of each instalment falls on the 1st of the month, payment may be made on any day between the 23rd of the preceding month and the 1st day of the following month.

RATE OF PENSION—INCREASES

The original Act of 1898 provided for a pension of £18 per annum, or 6s. 11d. per week. This amount was, however, increased to £26 per annum (i.e., 10s. a week or £2 3s. 4d. a month) by the Amendment Act of 1905.

Under the Finance Act, 1917, every person in receipt of an old-age pension was paid an additional 5s. a week, or £13 per annum, by way of war bonus, and, in terms of the provisions of the Finance Act, 1920, this bonus was incorporated in the statutory pension, making the amount of the same 15s. a week, or £39 per annum.

The full pension of £39 is reducible by:

- (1) £1 for every complete £1 of income over £39.
- (2) £1 for every complete £10 of net accumulated property.
- (3) £1 for every year or part of a year by which the age of the applicant is less than sixty-five years.

The income of a married applicant for pension purposes is considered to be half of the joint incomes of husband and wife. The joint incomes of a married couple must not exceed, with pension added, the sum of £130.

WHAT CONSTITUTES INCOME

Income includes free board and lodging up to £26 per annum, but does not include:—

- (a) Sick allowance or funeral benefit paid by a friendly society.
- (b) Any money received on the sale or exchange of land or property.
- (c) Capital expended for the benefit of the applicant or the wife or husband of the applicant.
- (d) Money or money's worth received on the intestacy or under the will of a deceased husband or wife.
- (e) Any money received under an insurance policy on the destruction or damage by fire or otherwise of a building or other property.

ADDITIONAL EXEMPTION

An additional exemption of one of the following is also allowed, whichever provides for the greater amount of pensions.

- (a) Relief by way of charity up to £52 in any year.
- (b) Any pension payable under the Miners' Pensions Act, 1915.
- (c) Relief by way of gifts or allowances from any relative up to £52 in any year.
- (d) Any pension payable under the War Pensions Act, 1915.
- (e) Any other moneys received by the applicant not exceeding £39 in any year.

APPENDIX No. 4

WHAT CONSTITUTES ACCUMULATED PROPERTY

Net accumulated property is the capital value of all real and personal property owned by an applicant, other than life assurance policies and annuities, or other life interests in the capital sum of which the applicant has no interest beyond the income derived therefrom, less the following deductions:—

- (1) The amount of mortgage existing on the property.
- (2) £390 from the home, including furniture and personal effects.
- (3) £50 from any other property.

The net accumulated property of a husband or wife for pension purposes is half of the total net accumulated properties of both.

The pension is not affected by any increase in the value of property used exclusively as a home, which is taken at the valuation obtaining at the date of the original grant of the pension.

Provision is made for including transferred property, or property disposed of by will by the husband or wife of an applicant, in the computation of the pension.

WHY A MAGISTRATE REVIEWS A PENSION CERTIFICATE

If during the currency of a pension certificate a pensioner, or the wife or husband of a pensioner, becomes possessed of property or income in excess of the amount allowed by law, the Commissioner may apply to the Magistrate to have the pension cancelled or varied. A Magistrate has power on his own initiative to review any previous decision and to cancel or amend any pension certificate.

OFFENCES—PENALTIES

Any person who by a wilfully false statement obtains or attempts to obtain a pension to which he is not entitled is liable to six months' imprisonment, or to a fine of £50, as also is any person who aids or abets such person.

It is an offence to receive money in consideration of the procuring of a pension for any person; and it is also an offence to refuse to answer any question concerning an applicant or any statement contained in an application, the penalty being a fine not exceeding £10 in each case.

Where it has been found that a pensioner has been overpaid, and the Magistrate is of opinion that such overpayment was obtained by fraud, the pensioner is liable, in addition to imprisonment, to a penalty of double the amount paid in excess.

TRANSFERRING PROPERTY TO THE PUBLIC TRUSTEE TO OBTAIN PENSION

Any person otherwise qualified to receive a pension who owns property on which he resides, and which does not permit of the granting of a full pension, may qualify for the full pension by transferring the said property to the Public Trustee. The pensioner is permitted to reside on the property rent-free during his lifetime, but he must pay all rates and charges thereon. If a husband and wife, both being pensioners, are living together, and one dies, the survivor is permitted to continue to reside on the property. On the death of both pensioner and survivor, or where the pensioner is no longer entitled to a pension, the Public Trustee shall sell the property, and, after deducting from the proceeds of the sale the amount of pension paid as a consequence of the transfer of the property, together with his commission and interest at the rate of 4 per cent, shall pay the balance to the person or persons entitled thereto. Provision is made for a pensioner, or survivor, or next-of-kin paying such amounts as aforesaid at any time, with a view to obtaining a retransfer of the property and obviating a sale.

PENSIONERS IN ASYLUMS

A pension granted to a person maintained in a charitable institution is paid to the governing body of the institution on production of an authority signed by the local Registrar. A fresh authority is required each month in cases of this nature.

When any person to whom a pension has already been granted is committed to a mental hospital, the instalments of such pension are payable to the Mental Hospitals Department. An inmate of a mental hospital, however, cannot lodge an original claim for a pension.

PENSIONS INALIENABLE

The pension, being for the personal support of the pensioner, is absolutely inalienable, whether by way of assignment, charge, execution, bankruptcy, or otherwise howsoever.

No payment is made of an instalment which falls due while a pensioner is in gaol or out of New Zealand.

An old-age pension is not payable in addition to a widow's pension or a military pension for Maori War veterans.

STATEMENT showing Number of Pensioners, Payments for Pensions, Annual Liability, etc.

(Taken from The Annual Reports of the Pensions Department obtained from Wellington, N.Z.).

OLD-AGE PENSIONS IN 1921.

	European.	Maori.	Total.
Pensions in force March 31, 1920..	19,198	795	19,993
New pensions granted 1920-21..	2,006	146	
Deaths during 1920-21..	1,782	98	
Cancellations 1920-21..	423	5	
Net decrease..			156
Pensions in force at March 31, 1921..	18,999	838	19,837
Total European population at March 31, 1921..			1,204,722
Total European Pensioners, sixty-five and over at March 31, 1921			16,121
Female European Pensioners, sixty to sixty-four, at March 31, 1921			2,878
Percentage of European pensioners, to total European population..			1.6
New claims lodged..			2,760
New claims rejected..			617
Annual Liability at March 31, 1921..			£ 737,378
Average pension..			£ 37 3s.
Gross expenditure for year..			£ 731,343
Decrease on figures of previous year..			£ 1,625
Cost per head of European population..			£ 12s. 2d.
Credit from National endowment..			£ 30,134
Refunds paid to Public Account..			£ 1,313
Number of pensioners in homes and hospitals..			940
Amount paid to controlling authorities of same..			£ 36,824
Number of pensioners in mental hospitals..			90
Amount paid to Mental Hospitals Department on account of these			£ 3,124
Absolutely forfeited instalments..			£ 3,806
Instalments forfeited and subsequently paid..			£ 4,919

APPENDIX No. 4

Total claims lodged to date..	72,035
Total claim established..	56,214
Total deaths..	28,958
Total cancellations..	7,419
Grand total paid since 1898..	£ 8,660,131
Total credit from National endowment..	£ 299,154

OLD-AGE PENSIONS IN 1923.

	European.	Maori.	Total.
Pensions in force, March 31, 1923..	19,587	904	20,491
New pensions granted, 1922-23..	2,533	248	
Deaths during 1922-23..	1,673	90	
Cancellations 1922-23	312	16	
Net increase..			690
Pensions in force at March 31, 1923..	20,135	1,046	21,181
		Year 1922-23	
Total European population March 31, 1923..			1,271,750
Total Enropean pensioners, sixty-five and over, March 31, 1923..			15,641
Female European pensioners, sixty to sixty-four at March 31, 1923			4,494
Percentage of European pensioners to total European population..			1.6
New claims lodged..			3,435
New claims rejected..			714
Annual Liability at March 31, 1923..			£ 770,295
Average pension..			£ 36. 7s.
Gross expenditure for year..			£ 755,324
Increase on figures of previous year..			£ 11,704
Cost per head of European population..			£11s. 11d.
Credit from National endowment..			£ 28,547
Refunds paid to Public Account..			£ 1,627
Number of pensioners in homes and hospitals..			974
Amount paid to controlling authorities of these..			£ 39,210
Number of pensioners in mental hospitals..			90
Amount paid to Mental Hospitals Department on account of these..			£ 3,259
Unpaid instalments as at March 31, 1923..			£ 2,593
Instalments forfeited and subsequently paid..			£ 3,906
Total claims lodged to date..			78,748
Total claims established..			61,548
Total deaths..			32,299
Total cancellations..			8,068
Grand total paid since 1898..			£10,159,075
Total credit from National fund..			£ 358,445

AN ACT RESPECTING OLD-AGE PENSIONS, 20TH AUGUST, 1920

BELGIUM

(Particulars of the original Old-Age Pensions Act enacted in Belgium in 1900 are given in Memorandum of Committee, October, 1912 at page 68. The State in 1900 granted premiums which were added to the deposits on the part of those who insured against old-age. Such deposits were made in the Superannuation Fund Bank under State control which worked in combination with the Savings Bank. A second provision enabled the aged poor to obtain special grants amounting to 65 francs about (\$13) per annum even when these had not contributed to such aid).

Note.—The Act of 1920 which hereunder follows as set out at page 36671 of Legislative Series, International Labour Office, 1920, Geneva Switzerland, was amended in April 1922, the provisions of which are also given herein.

ACT OF AUGUST, 1920

1. Every Belgian resident in Belgium who was born before 1st January, 1858, shall on attaining the age of 65 years be granted an annual pension under the conditions laid down below.

Nationals of other countries which grant equivalent conditions to our nationals may likewise enjoy the said grant.

2. The communes within the Kingdom shall be divided into three classes for the purpose of determining the maximum amount of the pension:—

- 1st class: Communes with more than 25,000 inhabitants.
- 2nd class: Communes with 5,001 to 25,000 inhabitants.
- 3rd class: Communes with 5,000 inhabitants or less.

A commune may be placed in a higher class by the permanent deputation, after consultation with the communal council and the workers' dwellings committee and the provident institutions.

3. The maximum amount of the pension shall be fixed as follows:—

- For communes included in the 1st class, 720 francs,
- For communes included in the 2nd class, 660 francs.
- For communes included in the 3rd class, 600 francs.

4. The claimant shall receive a pension at the rate appropriated to the commune in which he was actually domiciled and resident on 1st January, 1920. If he is resident in a commune other than that in which he is domiciled, the pension shall be based on the rate for the commune included in the less favoured class.

5. If the claimant has any means, the maximum amount of the pension shall be reduced by the amount of the said means in accordance with a graduated scale as follows, subject to the exceptions mentioned in the following section:—

	Means of the Applicant Francs	Amount of the Pension Francs
1st Class..	More than 720	0
	600 to 720	120
	480 to 600	240
	360 to 480	360
	240 to 360	480
	120 to 240	600
	Less than 120	720
2nd Class..	More than 660	0
	550 to 660	110
	440 to 550	220
	330 to 440	330
	220 to 330	440
	110 to 220	550
3rd Class..	Less than 110	660
	More than 600	0
	500 to 600	100
	400 to 500	200
	300 to 400	300
	200 to 300	400
	100 to 200	500
	Less than 100	600

APPENDIX No. 4

6. The rules to be followed in evaluating the means of applicants shall be issued by Royal Order. Notwithstanding, only the personal means of the applicant, and those, if any, of the applicant's husband or wife, shall be taken into account; further, no deduction shall be made on account of the following:—

(1) The wages of the person concerned and his or her wife or husband, together with the subsistence allowances paid by their children or other descendants, up to 50 per cent.

(2) Annuities and other means derived from the efforts of the person concerned to save and to make provision for the future, up to 360 francs.

(3) Allowances on stripes for service at the front and allowances granted to holders of decorations for war service.

(4) Means derived from the possession of a house bringing in an assessed income fixed by Royal Order.

7. A person who, after attaining the age of 55 years, has reduced his means of subsistence to such an extent as thereby to qualify himself for a pension, through the transference of the said means to his children or other persons, shall not be entitled to a pension.

8. The expenses necessitated by the payment of the pensions provided for in this Act shall be charged as to 5/8 to the State, as to 1/8 to the provinces, and as to 2/8 to the communes.

The communes may pay their share wholly or in part through the agency of the institutional committees and relief offices subject to the approval of the permanent deputation after the institutional committees and relief offices have been consulted.

9. Pensions shall be paid every three months by the Department of Industry, Labour and Supplies. The share of the provinces and communes shall be deducted from the share of tax revenue assigned to them by the State.

10. Every pension granted under this Act shall be inalienable and exempt from distraint, except as regards seven-tenths of the amount thereof for the payment to a public or private hospital, home, etc., of the cost of maintenance of a pensioner admitted thereto.

11. Any person who makes false statements in order to obtain an old-age pension or cause the same to be obtained, or to secure an increase in the rate of pension, shall be liable to imprisonment for not less than one week and not more than one month, and to a fine of not less than 26 and not more than 200 francs or to one of these penalties.

By way of exception to Section 100 of the Penal Code, Section 85 of the said Code shall apply to the contraventions referred to in this Section.

In addition an Order shall be made for the refunding of the total amount of pension improperly obtained.

12. The provisions of Section 9 of the Act of 10th May, 1900, (Section 9 granted a pension of 65 francs a year to persons aged 65 on 1st January, 1901) as amended by the Act of 17th June, 1919, and of Section 19 (Section 10 provided for the issue of regulations) of the Act of 10th May, 1900, are hereby repealed.

13. The expenses involved in the payment of the pensions granted under this Act and in granting premiums under the Acts of 10th May, 1900, and 5th June, 1911, (Act relating to old-age pensions for miners) shall henceforth be defrayed without recourse to the special fund established under Section 11 of the Act of 10th May, 1900, and shall be charged to the annual vote for the Ministry of Industry, Labour and Supplies.

The special endowment fund shall continue to exist for the purpose of liquidation.

14. Regulations for the administration of this Act shall be issued by Royal Order.

Note.—These regulations were issued in 4 Royal Orders, dated 10th and 11th November, 1920.

The first Order deals with the administration of the Act.

The second Order regulates the procedure for appeals by communes for reclassification.

The third and fourth Orders issue regulations for the working of regional and provincial old-age pensions commissions, to deal with appeals respecting pensions.

A noteworthy point is the provision excluding from pensions all persons in prison, the pauper insane, and persons in places of detention for vagrants,

The rate of pension is based not upon the place of residence at the date of the application, but upon the place of residence on 1st January, 1920.

THE ACT OF APRIL, 1922

In the Act of April, 1922, provision is made for the encouragement of mutual or friendly societies recognized by the State with a view to affiliating the members thereof to the Retirement General Fund, by granting to each of such members an annual subsidy of two francs to be added to the sum of three francs in each case where the member's book will show that said three francs were deposited to the credit of the Retirement General Fund, on condition that the operations and books of such mutual or friendly societies show no irregularities.

This provision of 1922 is also extended to nationals of other countries who have become residents of Belgium, provided the country of such nationals extend a similar benefit, under their old-age pension laws, to Belgians residing in such countries.

The appropriation necessitated by such subsidy is chargeable to the budget of the Ministry of Industry and Labour.

FRANCE

Note.—Particulars of the old-age pension system, established under the law of February, 1910, by the Government of France, are given in respect to rate of pension, qualifications, and the creation of the pension fund, in Memorandum of the Committee, House of Commons, October 1912, at page 71.

The Act of 1910 came in force on the 3rd July, 1911. Pensionable age was fixed at 65 years, but on the 1st August, 1912, this was reduced to 60 years. Changes in other respects were effected by amendments in 1914, 1918, 1920, and 1922, which are hereunder noted.

There are two systems provided in this old-age pension measure by which wage-earners and others such as small farmers, share-tenants and casual workers can insure against old age. Those whose yearly income exceeds 3,000 francs are inscribed under the compulsory provisions of the Act, while small farmers, casual workers and share-tenants come within the voluntary provisions. The State contributes to both systems, also to the miners' autonomous system which was subsequently, in 1914, established by law. Employers and employees contribute to both the miners' system and the compulsory.

The report of Mr. Peyronnet, Minister of Labour, shows a remarkable falling off of the number of persons who insured between the 1st January, 1913 and 1st January, 1918, which it is taken is partly due to war conditions.

In order to protect the insured while in active service, the law was amended in December, 1915, by which contributions to the fund, in respect to those who were serving at war, also for those who inhabited the invaded parts of France, were suspended, and would not lose any of their acquired rights to the benefits of the Act. The protective provision relating to residents of invaded districts was passed in April, 1918.

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The total compulsory insured on the 1st January, 1918, under the Act of 1910, was 7,077,350; the voluntary insured, 776,782. On the same date of 1918, the figures were 6,887,499, and 477,283 respectively, not including the invaded districts. On the 31st December, 1920, the figures were 7,966,669, and 416,904 respectively for compulsory and voluntary insurance.

It will be noted, however, that during the two years, 1919 and 1920, the number of compulsory insured increased by 311,362 and the number of voluntary insured, on the other hand, decreased by 46,318. This is accounted for by an amendment in December, 1918, which extended the benefits of the compulsory provisions to those wage-earners whose yearly income was up to 5,000 francs instead of 3,000 as heretofore. Wage-earners whose yearly income exceeded 5,000 francs, however, would not under this amendment be entered on the lists for compulsory insurance benefits.

In April, 1922, the Act was further amended to enable wage-earners, whose yearly income did not exceed 10,000 francs, to insure under the compulsory provisions, and were presumed to do so unless they had already provided under other special funds as might be indicated in Section 10 of the Act. Wage-earners whose yearly income might, in the course of their wage-earning and contributory period, exceed 10,000 francs, could share in the benefits of the compulsory insurance fund provided they had contributed for fifteen years to the fund under its compulsory provisions. These beneficiary provisions were subsequently extended to wage-earners whose yearly income did not exceed 12,000 francs.

The workers' wages in 1918 and 1919 increased so noticeably as compared to earnings before the war for like employment, that the Government felt justified to change the qualifying provisions as above described so far as the yearly income of wage-earners was concerned.

In February, 1914, an old-age pension fund was created for miners. Mine-owners under this law had to contribute 4 per cent monthly of their employees' wages in order to form a basic capital, and in addition, the regular contributions were paid by both the employers and employees. In the year, 1919, 3,648 miners had earned the State premium to this fund as stipulated by Section 8 of the Act. Of this number, 1,632 had earned a bonus of 10 francs each on account of their having each 3 children under the age of 16 years to support during their contributory period to the fund.

PERSONS INSURED, PENSIONERS AND FUND IN 1920

Total on compulsory roll, inscribed to December 31	7,966,669
“ on voluntary roll, “ “ “	416,904
Total of compulsory insured during 1920	378,865
“ voluntary insured during 1920	9,349
Pensions granted to persons 60 years of age, payable from compulsory fund	71,131
Pensions granted to persons 55 to 59 years of age, payable from compulsory fund	493
Pensions granted from voluntary fund	25,799
Number of miners' pensions granted	4,825
Average yearly amount of contribution to fund per person insured	15 francs
Average per person contributed in 1920	nearly 14 francs
Total amount of pension stamps sold in 1920 towards fund	27,021,108 francs
Number of persons insured contributing to the fund	1,801,000 approx.
Total amount contributed to fund by employers and the State in 1920	1,310,591 francs

ITALY

Note.—Particulars of the system of Insurance against Old Age and Invalidity on voluntary contributory principles of operation, in Italy, are given in the Memorandum of the Committee, 1912, at pages 73-75, showing that the Government passed its earliest Act in 1898; it was amended in 1901, 1904, 1906.

In April, 1919, a decree was issued to go into effect in 1920, by which a system of compulsory insurance against old-age and invalidity replaces the former voluntary system.

Qualifications.—Pensions are payable at the age of 65 years, if 240 fortnightly contributions at least have been made. In the case of permanent incapacity, when 120 contributions have been made, a full pension is payable. In certain cases persons between the age of 60 and 65 may receive pension at reduced rates while still paying premiums towards the full pension obtainable at the age of 65.

Insured persons.—All Italians subjects between the ages of 15 and 65 years, working in any industry, or who follow a trade or profession, or are engaged in agriculture, or the public services or in domestic service are compelled to insure. Aliens are included under the Act provided similar benefits are extended to Italians by the countries of their origin.

Exemptions. Non-manual workers whose average monthly salary exceeds 14 pounds, agricultural tenants whose annual income exceeds 144 pounds, the mercantile marine, and state employees are exempted from the operation of the law. Voluntary insurance is provided for (a) independent workers earning not more than 168 pounds, (b) married and other women engaged in domestic work; and (c) small peasant proprietors, shopkeepers, and professional workers not included in (a) and whose annual taxes do not exceed 8 pounds.

Contributions.—The State contributes 4 pounds to each pension; the employer and the employee contribute in equal proportions, the amount varying according to wages. When the daily wage is 1s. 7d. or less, the fortnightly contribution is 5d.; when the daily wage is over 8s. the contribution is 2s. 5d. Employers are responsible for the full payment, one-half of which they may deduct from wages.

Permission is granted for permitting insured persons to increase their contributions by voluntary payments.

Provision for the widow and children.—When an insured male worker dies without having received pension, his widow or children under 15 years of age are to receive 2 pounds monthly for six months after his death. One half of this amount is paid by the State.

Administration.—The Council of Administration is composed of six employers' representatives, eight persons of the compulsory insured and two of the voluntary insured, also five special officers, and in addition one official from each of the government departments. Provincial bodies administer the law locally. The Council is under the supervision of the Ministry of Industry, Commerce and Labour.

ELIGIBLE PENSIONERS IN CANADA IN 1921

In both Australia and New Zealand the qualifying age for old-age pensions is 65 years. Taking the statistics for 1921 of these two British Dominions in reference to the number of old-age pensioners and the total population of each, we are able to calculate approximately the number of would-be old-age pensioners for Canada in 1921, as follows:—

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According to Census statistics for Canada, 1921, we had a population of 8,788,483, of whom 419,107 were 65 years of age and upwards (214,367 males and 204,740 females).

Australia with a population on December 31st, 1921, of 5,510,229, was paying on June 30th, 1921, old-age pensions to 102,415 persons. This equals to 19.2 pensioners in every 1,000 of population. Upon this basis, Canada would have 168,738 eligible old-age pensioners.

New Zealand with a population, March 31st, 1921, of 1,204,722 (European born) was then paying old-age pensions, 65 years of age and upwards to 19,837 persons, comprising Maori pensioners. This equals to 16.6 pensioners in every 1,000 of population. Upon this basis, Canada would have 145,888 eligible pensioners.

Upon the Australian basis, Canada's percentage of old-age pensioners would be approximately 1.92 per cent of our total population, and approximately 40 per cent of our total old-age population, namely, the 419,107 who are 65 years of age and upwards.

Upon the New Zealand basis, our total old-age pensioners would be approximately 1.66 per cent of our total population, or say approximately 35 per cent of our total old-age population, namely those who make up the 419,107, who are 65 years of age and upwards.

RATES OF PENSIONS

The maximum pension obtainable for an old-age pension in Australia is 45 pounds 10s, or say about \$221.10 a year per pension.

That of New Zealand is on an average of 36 pounds 7s. or say about \$176.64 a year per pension.

That of Great Britain has varied since 1908 when the maximum pension obtainable was 5s. a week. Under the same qualifications in respect to income the pensioner of 1908 would under the present rate receive 10s. a week.

Mr. Berger's Bill of February 11th, 1924, which he introduced in the House of Representatives at Washington, proposes to give \$8.00 a week to all who have reached the age of 60 years if their individual income does not exceed \$8.00 a week, and a lesser pension if their income is greater than \$8.00 a week.

In all of the above mentioned, the pension systems are on non-contributory principles. These statistics and rates may give Canada a fair idea of the estimated cost of an old-age pension system if it were established upon non-contributory lines. The systems on the European continent with the exception of Great Britain are all, or nearly, contributory on the part of the employers, the employees and the State. Insurance against old age seems to be the line followed in several countries of Europe.

THE BRITISH ACT OF 1919, CHAPTER 102

An Act to amend the Old Age Pensions Acts, 1908 and 1911, and the Debtors Act, 1869. [23rd December, 1919.] A.D. 1919.

Be it enacted by the King's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

1. An old age pension under the Old Age Pensions Acts, 1908 and 1911, shall be at the rate set forth in the First Schedule to this Act instead of at the rate set forth in the Schedule to the Old Age Pensions Act, 1908 (in this Act referred to as "the Act of 1908"). Rate of old age pension.
8 Edw. 7.
c. 40.

A.D. 1919.
Amendment
of statutory
conditions
as to means,
nationality,
and residence.

2. (1) The following shall be substituted for paragraphs (2) and (3) of section two of the Act of 1908:—

“(2) The person must satisfy the pension authorities that for at least ten years up to the date of the receipt of any sum on account of a pension he has been a British subject.

“(3) The person must satisfy the pension authorities that his yearly means as calculated under this Act do not exceed forty-nine pounds seventeen shillings and sixpence.”

1 & 2 Geo. 5.
c. 16.

(2) Paragraph (1) of section three of the Old Age Pensions Act, 1911 (in this Act referred to as “the Act of 1911”), which modifies the statutory condition as to nationality as respects a woman married to an alien, shall have effect as though all the words from “and that” to the end of the paragraph were omitted therefrom.

(3) The following shall be substituted for the words in paragraph (2) of section three of the Act of 1911 from the beginning of the paragraph down to the words “this provision”:—

“It shall be a statutory condition for the receipt of an old age pension by any person, that the person must satisfy the pension authorities, if he is a natural-born British subject, that he has, since attaining the age of fifty years, had his residence in the United Kingdom for an aggregate period of not less than twelve years, and if he is not a natural-born British subject, that he has had his residence in the United Kingdom for an aggregate period of twenty years:

“Provided that for the purpose of computing residence in the United Kingdom under this provision—”

Amendment
as to disquali-
fications.

3. (1) The following shall be substituted for paragraph (a) of subsection (1) of section three of the Act of 1908:—

“(a) while he is an inmate of any workhouse or other poor-law institution:

Provided that a person who has become an inmate of any workhouse or other poor-law institution for the purpose of obtaining medical or surgical treatment shall not, during a period of three months from the date on which he becomes such an inmate if he so long continues to require such treatment, be disqualified on the ground only that he is such an inmate for receiving or continuing to receive an old age pension.”

(2) The provisions of paragraph (b) of subsection (1) of section three of the Act of 1908 (which disqualifies a person who has habitually failed to work according to his ability), shall cease to have effect.

(3) The provisions of subsection (2) of section three of the Act of 1908, as amended by subsection (2) of section four of the Act of 1911, so far as those provisions disqualify a person after the date on which he is released from prison, and subsection (3) of section four of the Act of 1911, (which imposes a disqualification on persons convicted of offences under the Inebriates Act, 1898), shall cease to have effect.

61 & 62 Vict.
c. 60.

Calculation
of means.

4. (1) Subsection (1) of section two of the Act of 1911 (which relates to the calculation of means) shall be amended as follows:—

(a) The yearly value of any such property as is mentioned in paragraph (a) of the said subsection (1), shall be calculated as follows, that is to say:—

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(i) The first twenty-five pounds of the capital value of the said property shall be excluded; and

(ii) The yearly value of the next three hundred and seventy-five pounds of the capital value of the said property shall be taken to be one-twentieth part of the capital value; and

(iii) The yearly value of so much of the capital value of the said property as exceeds the sum of four hundred pounds shall be taken to be one-tenth part of the capital value:

(b) In calculating the income mentioned in paragraph (b) of the said subsection, no account shall be taken of any amounts received during a period of not more than three months in any year by a person or by the husband or wife of a person, as the case may be, under a medical certificate as sickness benefit from a friendly society or trade union, or under the National Insurance Act, 1911:

A.D. 1919.
1 & 2, Geo. 5.
c. 55.

(c) No account shall be taken of the furniture and personal effects of a person whatever the value thereof may be:

(d) Where a husband is separated from his wife, any sum paid by him to her under a separation order shall be deducted in calculating his means

(2) Subsection (2) of section two of the Act of 1911 shall have effect as if the following words were added at the end thereof: "and where either of the couple or the couple jointly is or are entitled to any property, each of them shall be deemed to be entitled to one-half of that property."

5. Any sums received by any person by way of an old age pension shall not be included in calculating his means for the purpose of section five of the Debtors Act, 1869.

Pension not to be taken into account for purposes of Debtors Act. 32 & 33 Vict. c. 62.
Date of commencement of pension or of increased rate of pension.

6. (1) Where a pension is first allowed the pension shall commence to accrue, and where, by virtue of a decision on any question which has been raised, a pension becomes payable at an increased rate, the pension shall become payable at the increased rate on the first Friday after the date on which the claim for the pension is received by the pension officer or on which the notice of the question is received by the pension officer, as the case may be, or on the first Friday after the date on which the claimant or the pensioner first becomes entitled to the pension or on which the pension first becomes payable at the increased rate, whichever is the later, or, if the later of those two dates is a Friday, on that Friday.

(2) Where any general public holiday falls on a Friday, the Treasury may, if they think fit, direct that sums payable by way of old age pensions on that Friday shall be paid on some other day, whether earlier or later.

7. Regulations may be made under the Act of 1908 for enabling a local pension committee to appoint a person to exercise on behalf of any claimant or pensioner who is, by reason of any mental or other incapacity unable to act, any right to which that claimant or pensioner may be entitled under the Acts of 1908 and 1911, as amended by this Act, and to authorise any person so appointed to receive on behalf and for the benefit of the claimant or pensioner any sums payable by way of old age pension.

Provision for enabling claims to be made on behalf of persons suffering from mental or other incapacity.

A.D. 1919.

Determination
of claims by
existing
pensioners to
have rate
of pension
increased.

8. If any person who is in receipt of an old age pension at the time of the commencement of this Act or whose claim to an old age pension has been provisionally allowed before that time, claims that the rate of his pension should be increased so as to be in accordance with the scale contained in the First Schedule to this Act, the claim shall, instead of being considered and determined in manner provided by section seven of the Act of 1908, be considered and determined by the pension officer:

Provided that, if the claimant is aggrieved by the decision of the pension officer, he may appeal against the decision to the local pension committee, who shall consider the case and give their decision thereon in the same manner as if the decision of the pension officer were the report of a pension officer on a claim referred to him for report and inquiry under the said section seven.

Saving for
existing
pensioners.

9.—(1) Where the means of any person who is in receipt of an old age pension at the time of the commencement of this Act would be greater if calculated in accordance with the provisions of the Acts of 1908 and 1911, as amended by this Act, than they would be if calculated in accordance with the provisions of those Acts as not so amended, the means of that person shall, for the purposes of the Acts of 1908 and 1911 and this Act, continue to be calculated as if this Act had not passed.

(2) The provisions of this Act modifying in respect of residence the statutory conditions for the receipt of an old age pension shall not operate so as to disentitle any person who is in receipt of an old age pension at the time of the commencement of this Act from continuing to receive the pension.

Short title,
commence-
ment, and
repeal.

10.—(1) This Act may be cited as the Old Age Pensions Act, 1919, and shall be construed as one with the Old Age Pensions Acts, 1908 and 1911, and those Acts and this Act may be cited together as the Old Age Pensions Acts, 1908 to 1919.

(2) This Act shall come into operation on the second day of January, nineteen hundred and twenty.

(3) The enactments mentioned in the Second Schedule to this Act are hereby repealed to the extent specified in the third column of that Schedule.

Sections 1
and 8.

SCHEDULES

FIRST SCHEDULE

RATE OF PENSION

Means of Claimant or Pensioner.	Rate of Pension per Week.
Where the yearly means of the claimant or pensioner as calculated under the Old Age Pensions Acts, 1908 and 1911, as amended by this Act—	
do not exceed £26 5s.....	10s.
exceed £26 5s., but do not exceed £31 10s...	8s.
exceed £31 10s., but do not exceed £36 15s...	6s.
exceed £36 15s., but do not exceed £42.....	4s.
exceed £42 but do not exceed £47 5s.....	2s.
exceed £47 5s., but do not exceed \$49 17s. 6d.	1s.
exceed £49 17s. 6d.....	No pension

SECOND SCHEDULE

A.D. 1919.

ENACTMENTS REPEALED

Section 10.

Session and Chapter	Short Title	Extent of Repeal
8 Edw. 7. c. 40.....	Old Age Pensions Act, 1908.	Subsection (2) of section one; paragraph (b) of subsection (1) of section three and in subsection (2) of that section the words "and for a further period of ten years after the date on which he is released from prison"; subsection (2) of section five; Schedule.
1 & 2 Geo. 5. c. 16..	Old Age Pensions Act, 1911.	In paragraph (1) of section three the words from "and that" to the end of the paragraph; section four.

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HOUSE OF COMMONS,

COMMITTEE ROOM No. 436.

TUESDAY, May 20, 1924.

The Special Committee on Old Age Pensions met at 11 o'clock a.m., the Chairman, Mr. Raymond, presiding.

The CHAIRMAN: Gentlemen, there were only three members able to be here at the last meeting of the Committee, on the 16th of May, but we discussed then what would be the next proceeding, and we thought in the absence of the others, we could get Mr. Moore, President of the Trades and Labour Congress to give evidence, as he was leaving for overseas towards the end of the week. We found he would be good enough to be present to-day, and that is the reason for calling this meeting this morning. In the meantime, the Secretary has prepared a resumé, a history of the Old Age Pension movement, beginning with 1907 and bringing it up to the present time. That was sent to each member of the Committee, and it gives very fully the references as to what has taken place in the House of Commons and in the Committee on the subject before. I would suggest, gentlemen, that that resumé be printed in connection with the proceedings of this day's Committee. If some one would kindly make a motion to that effect.

Moved by Mr. St. Père and seconded by Mr. Spence that the review of Old Age Pensions prepared by V. Cloutier be printed in the day's proceedings.

Carried.

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RESOLUTIONS CONSIDERED IN CANADIAN PARLIAMENT ON THE QUESTION OF AN OLD AGE PENSION SYSTEM FOR CANADA

(Submitted by V. Cloutier, Secretary of the Committee)

In 1907

(Session of 1906-7)

On the 20th February, 1907, Mr. R. A. Pringle (Stormont), moved the following resolution:

"That in the opinion of this House the subject of improving the condition of the aged, deserving poor, is worthy of and should receive the early and careful attention of the Government and of Parliament."

In addition to Mr. Pringle, the following Members addressed the House upon the merits of this question: Rt. Hon. Sir Wilfrid Laurier, Mr. W. F. Maclean (York), Hon. Mr. Lemieux, and Messrs. Verville, Porter, Robitaille and Bourassa.

The motion was not pressed to a vote and was withdrawn. (See Debates, 1906-7, pp. 3374-3394).

In 1908

(Session of 1907-8)

On the 3rd February, 1908, Mr. R. A. Pringle moved:

"That a Select Special Committee of nine be appointed to inquire into, and to consider a scheme or schemes by State aid or otherwise for making provision for the aged, and deserving poor * * * *"

This resolution was supported by Messrs. Macdonell (Toronto), Logan, Smith (Nanaimo), Rt. Hon. Sir Wilfrid Laurier, Sir George Foster, Rt. Hon. Mr. Fielding, Mr. Alex. Johnston, and Mr. A. A. Lefurgey.

On the 10th February, 1908, a Special Committee was appointed consisting of nine members with Hon. R. Lemieux, elected as Chairman. Three sittings of this Committee were held, but owing to morning sessions of the House which had begun following these three sittings, it was found impossible to reconvene the Committee. No report, other than a verbal statement made by the Chairman, was presented to the House. This was on the 10th of July, of the same year. It should be noted that ten days later the "Old Age Annuities Act, 1908" was assented to by the Governor General. (See Debates, 1907-8, pp. 2398-2435, also p. 12660).

In 1912

(Session of 1911-12)

On the 17th January, 1912, Mr. J. H. Burnham moved:

"That in the opinion of this House, it is expedient that a Select Special Committee should be appointed by this House to make an inquiry into an Old Age Pension System for Canada, with power to send for persons, papers and records, and to report from time to time."

This resolution was seconded by Hon. E. M. Macdonald and the then Minister of Finance, Sir Thomas White, concurred with the object of the resolution. In the Debate which took place upon the merits of the question,

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the following Members also addressed the House: Messrs. Verville, Pardee, Nickle, Clark (Red Deer), Currie (North Simcoe), Sir George Foster, and Hon. R. Lemieux. (See Debates, 1911-12, pp. 1352-1390).

The Debate was resumed on the 24th January by Hon. E. M. Macdonald, Mr. Carroll, Hon. R. Lemieux, Sir George Foster, and Hon. Mr. Emmerson. (See Debates 1911-12, pp. 1822-1839).

On the 31st January, 1912, a Special Committee consisting of twelve Members was appointed. Mr. J. H. Burnham was elected Chairman. Four meetings of this Committee were held at which evidence was received, and a report was presented to the House on the 25th March, recommending that further information in respect of the operation of old age pension systems in Canada and in other countries be obtained. (See Journals of the House, 1911-12, p. 386).

In 1913

(Session of 1912-13)

On the 10th December, 1912, Mr. J. H. Burnham moved:

"That, in the opinion of this House, a Select Special Committee should be appointed to make an inquiry into an Old Age Pension System for Canada, with power to send for persons, papers and records, and to report from time to time". (See Journals, 1912-13, p. 89).

On the 27th January, 1913, the House ordered:

"That, in pursuance of a resolution of the House, passed on the 10th day of December last, authorizing the appointment of a Special Committee to enquire into an Old Age Pension System, the following named Members constitute such Committee: Messrs. Bradbury, Buchanan, Burnham, Carroll, Crocket, Currie, Guthrie, Jameson, Macdonald, Mondou, Verville, and White (Leeds)." (See Journals, 1912-13, p. 170).

The proceedings of this Committee included considerable evidence which had been received, also information which it obtained from various sources by correspondence. The Committee reported to the House on the 21st May, 1913, recommending the appointment of a committee at next session. (See Journals of the House, 1912-13, p. 625).

For discussion relating to the printing of the evidence and proceedings, see Debates, 1912-13, Vol. VI., pp. 10527 and 10677. The proceedings and evidence in question which had been appended to the report covered some 262 pages, but the report itself covers one page only, namely page 625 of the Journals.

In 1914

On the 4th of March, 1914, Mr. G. W. Kyte (Richmond) moved:

"That, in the opinion of this House, an old age pension system for Canada should be inaugurated."

Mr. Kyte in speaking to the resolution, was followed by Mr. Burnham, Mr. Carroll, Hon. E. M. Macdonald, Dr. Alguire, Hon. Geo. P. Graham, and Sir Thomas White. (See Debates, 1914, pp. 1333-1354. Vol. II.)

It is noted on page 1345 of Debates, 1914, that Sir Thomas White, at the conclusion of his remarks asked leave to move the adjournment of the debate. This motion was agreed to.

In 1922

On the 1st May, 1922, Mr. J. E. Fontaine (Hull) moved:

"That, in the opinion of this House, the Dominion Government should consider the advisability of devising ways and means for the establishment of a system of old age pensions in Canada." (See Debates, 1922, Vol. II, p. 1303.)

Mr. Fontaine's motion was agreed to.

The CHAIRMAN: I understand Mr. Fontaine wishes to make a motion about another witness to be called before this Committee.

Mr. FONTAINE: I would move that one official of the National Labour Organization of Quebec be called here before the committee.

Mr. PRESTON: I will second the motion.

Carried.

The CHAIRMAN: Now, gentlemen, we will proceed with the evidence of Mr. Tom Moore, the President of the Trades and Labour Congress of Canada.

MINUTES OF EVIDENCE

Mr. TOM MOORE, a witness, called.

Mr. Chairman, and members of the Committee, whilst, I cannot plead that the fact of being asked to give some evidence before this Committee entirely took me by surprise, as we have been working for some considerable time to have Parliament interest itself in this question and naturally we were conversant with the fact that a Committee of the House had been appointed, I must confess that until I received a telephone communication on Friday I had not thought your Committee would be ready for the submission of any proposals from our organization so early. However, when your Secretary telephoned me on Friday I said that I would do the best in the short time available to meet with you this morning, appreciating the fact that you had arranged a meeting so that I might appear personally before leaving for the International Labour Conferences overseas. In the interim, unfortunately, I had to go to Montreal, so what I have prepared has been prepared rather hurriedly. It is brief, comparatively so, any way, but I think I can say nevertheless, that it covers the position occupied by our organizations on this particular question. This question has not been a new one with our labour organizations; it has been one of many years' consideration, and what I am presenting to you is not my personal opinion but the official declarations of the Trades and Labour Congress of Canada. Perhaps before reading it I might just explain that whilst I make casual reference to the membership of our organization in regard to members, I might probably say a little in regard to our organization before reading the memorandum. The Trades and Labour Congress is composed of the Canadian membership of International unions and membership of some National unions such as the Letter Carriers and civic employees, and others throughout the Dominion of Canada. These deliberations are taken part in absolutely by Canadian citizens only. No one else has anything to do with the business or declarations or decisions of the Trades and Labour Congress. I want to make that very clear in case it may have been in someone's mind that the declarations of the Trades and Labour Congress were merely transmitted as those of some alien organization, with its ramifications outside the Dominion of Canada. It is true that the unions to which a large part of our membership belong have headquarters in the United States for economic and industrial purposes, but when it comes to matters that affect the development of Canada, the Trades and Labour Congress is the body which undertakes consideration of that, and so I want to impress upon the members of the Committee that it is purely a Canadian viewpoint which will be presented to you, and our declarations and decisions are arrived at by Canadian citizens only.

The membership is located in every province of the Dominion from the Atlantic to the Pacific. It is composed of men and women of all denominations, following all varied occupations. We do not claim to represent either every worker in the Dominion or every organized worker, but it might be well for your Committee to consider having some presentation made in addition to my own, and what has been mentioned previously in the Committee, by either one or more of the legislative representatives of what are known as the "Running Trades" of the railways. That is, the Brotherhood of Locomotive Firemen and Enginemen, the Brotherhood of Locomotive Engineers, the Brotherhood of Railroad Conductors, and the Brotherhood of Railroad Trainmen. Those four

[Mr. Tom Moore.]

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organizations represent a large membership of railroad workers that are not affiliated either with our Congress or with the other organization mentioned this morning. I just wish to trespass by making the suggestion that as they have been active in legislative work perhaps their viewpoint might be of some interest to you.

With that little preliminary, I would ask the permission of the Committee to read the little memorandum I have had prepared.

OLD AGE PENSIONS

MEMORANDUM submitted on behalf of the Trades and Labour Congress of Canada.

May, 1924.

For a great number of years, resolutions urging the establishment of pensions for aged persons in Canada have been passed by the Trades and Labour Congress of Canada in annual convention. The need for such legislation is constantly before the workers, though it has not been possible to gather statistics as to the actual number of needy workers resident in the Dominion.

Growing out of these resolutions the following declaration was unanimously adopted at the Convention of the Trades and Labour Congress of Canada, held in the City of Vancouver, September 10th-14th, 1923.

"Canada remains amongst the few industrial countries that have not yet made provision for the protection of its aged workers.

Arguments are advanced that as Canada is a young country there is no need for legislation of this nature but to those closely in touch with wage earners the imperative need of such protection is increasingly apparent. Canada is a young man's country, and with a reservoir of young, vigorous immigrants to supply the requirements of industry, the aged worker finds an ever greater difficulty in securing employment.

The granting of old age pensions would not destroy the habits of thrift. The greatest sufferers to-day are those who, having succeeded in saving sufficient to own a small home, or an equity in one, find themselves unable to secure further employment to enable them to meet their living expenses, taxes, etc., and see their home passing out of their own possession. Their only outlook, under the present conditions, is that they may die before their small savings are entirely dissipated.

Based on a survey of a number of old age pension acts of other countries, together with a review of the conditions existing in Canada the following suggestions are made:—

(1) The responsibility for the protection of aged workers should be upon the Federal Government. This would ensure equality of treatment to all Canadian citizens, irrespective of the province in which they reside, and would abolish the many abuses that have taken place where pension schemes are under the control of employers.

(2) Legislation should be based on granting pensions to all who have reached the stipulated age limit, with provisions that those who have assured incomes of reasonable amount should not be eligible to participate. This would obviate many of the difficulties which would arise if the decision, as to who were really needy people, was left to the discretion of an individual or board."

I might say in passing that the suggestion is that the law should be all-inclusive, and then the exceptions to be those that a Board felt should be taken

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out, and not as some Boards are at the present time. Take the Mothers Allowance Act, where you have to prove necessity before you are included, and we submit that there is a great difference between having to prove necessity or the proof being on the other side. That is the intention of that paragraph.

Mr. SPENCE: Then you are discriminating against a man who was thrifty and saved up enough money to keep himself.

The WITNESS: No, sir, the man who has saved sufficiently to be entirely independent, then of course you can hardly call upon the citizens, or perhaps it may not be his savings, it may be that an individual had money left to him sufficient to maintain himself, and in those cases whatever regulations were drafted should contain some exceptions who could not be legitimate charges upon any fund, because of their own means being sufficient. For instance, I do not think you would have a member of Parliament after many years who would be entitled to it, or a labour leader.

"(3) Pensions should be available to those who have reached the age limit (which should not be more than sixty-five years) and provision should also be able for those who at an earlier age become totally incapacitated and unable to earn their own living."

Exception would be made in this case for those who might be under Workmen's Compensation Acts, who are covered already by pension funds.

"(4) Pensions should be available to those who have held continuous residence, except for short absences, for a reasonable number of years. (Australia fixes such residence at twenty years).

(5) Most of the legislation existing in other countries treats this question as one of compulsory insurance, to which the State is a heavy contributor; a percentage of the funds being collected direct by the workers themselves. Bodies of workers in this country have approved this method for providing old age pensions, whilst the majority has held that all the money should be provided from State funds."

I clearly stated that there is a division of opinion in the ranks of the workers as to whether it should be partly contributory or entirely borne by the State funds. The majority think that it should be a State fund.

Mr. ST. PÈRE: I realize that it would be quite easy to collect that money from the parties affiliated with labour unions, but the other fellows, a man not affiliated with any union, how would you collect that?

The WITNESS: I have just one other clause here to deal with that.

"If the method of payment of weekly or monthly premiums by the workers is adopted then the same should be made through the post office and not collected where the workers are employed."

Mr. NEILL: Why?

The WITNESS: Because in the deductions by employers you have to carry some kind of an identification card where it would be marked on. In Great Britain we have the "Out of Work" card which has been used for blacklisting purposes. The employer knows who the man is, and if he has his number ahead of time it could be used in that way. I am not by that saying how it would be used in Canada; we are only saying that if it were free of collection by employers and put in the hands of State institutions, then all suspicion of misuse would be dissipated, and we all know that post offices are available everywhere. I

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think at one time the Annuities Fund was administered through the post offices of Canada, and I am not sure whether the payments are not receivable there now.

The CHAIRMAN: Yes, that is right.

The WITNESS: That had something to do with this suggestion, following on the lines of what is an established practice in Canada. (Reads from memo.):

"The cost of establishing and maintaining a home makes it impossible, on present day wages, to accumulate savings sufficient to adequately provide for old age, except in exceptional cases by a serious reduction in the established standard of living.

The short notification of the desire of your Committee to have the views of organized labour composing the membership of the Trades and Labour Congress of Canada (some 160 000 in number) presented to you has not permitted of the drafting of a more detailed memorandum.

The subject of old age pensions has been one of previous inquiry by the Government of Canada and considerable information on this score is incorporated in the Blue Book of October 1912 on the subject. In addition, a more recent survey made for the Government by Mr. V. Clouthier, gives a general review of recent legislation in Great Britain, Australia and New Zealand and also deals with proposed laws in some States in the U.S.A., and also in other countries.

The International Labour Organization (League of Nations) has made a preliminary survey of social insurance legislation and issued the same to the members of the governing body, under date January 29th, 1924. Canada, being a member state of the International Labour Organization, and the Canadian Government having a representative on the governing body, will have this report on file in the Labour Department and, no doubt, would furnish your Committee with its contents so far as old age pensions are dealt with.

It would not seem necessary to attempt to duplicate the information thus available and contained in the documents above referred to, but more advisable to confine our statements to the views of the workers we represent.

The desires of the workers for such legislation is clearly shown by their interest taken in the matter for a great number of years and by their willingness to co-operate with employers in establishing pension schemes. Workers are not generally in agreement with the administration of pension funds being in the hands of employers and only co-operate in such schemes because of the absence of any State protection. Old Age Pensions are established in a great number of private and public employments in Canada. The power that any employer may exercise through this medium to discipline workers or prevent them from exercising their liberty to change occupation or employment is objectionable and irksome to the workers and one that they feel should be removed at the earliest possible moment.

Though we have not the statistics as to the number of workers in Canada covered by already established pension funds, there is no doubt that a fair percentage of workers enjoy protection of this kind.

The cost, whether ostensibly borne by employers or contributed to by the workers themselves, is a charge upon industry and upon the country and therefore the institution of a State Fund would not add to the financial obligations to the extent that might be assumed by merely taking a statistical estimate as to the number of persons over any given age who would become eligible for State pensions.

The cost of maintaining needy aged parents in this country is, at present, in many cases, being met by their children. This expense prevents them from

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making provision for their own old age and places the burden of their maintenance upon the next generation.

Other aged needy workers are being maintained by private and public charities and when all these sources are combined it can be easily seen that the establishment of old age pensions would be more a case of organizing the payment through state sources than really adding a great deal to the cost to Canada. It would, however, remove the fear of poverty from aged workers and help them to maintain their independence as no doubt great numbers suffer quietly to-day rather than make their wants known.

In many cases destitute aged workers have had to be sent to jails because of absence of other provision for their maintenance.

Further proof that workers recognize the necessity for pension provision for old age is furnished by the number who have attempted, through their labour organizations, to establish funds for this purpose.

In considering this question it is suggested that thought be given to recommending, along with the establishment of old age pensions in Canada, that such fund should be reciprocal to the aged workers of other countries or at least where such funds are established, within the British Empire. This would have the effect, we believe, of enabling families to be reunited either in Canada or in the country from which they emigrated and would create a further bond of unity within the British Commonwealth."

I have much pleasure in submitting this, Mr. Chairman, and would be glad to answer any questions or elaborate any points that may not be clear, and I thank your Committee for the privilege of appearing before you.

By Mr. Spence:

Q. You say sometimes people have to be sent to jail?—A. Yes, sir.

Q. I think that is very rare now, because of the poorhouses which have been established. How many people are sent to jail? —A. At our last convention we had one or two cases cited from Toronto. I think that whilst they may not be extremely numerous, they could hardly be said to be rare. A great many cities have no other provision. Right in this city of Ottawa, speaking from memory, I think you would find in the records of the Police Magistrate's department where he has had no other alternative but to give some man a jail term in order to provide him with the necessary food and shelter when he has been destitute, though there are a number of institutions.

Q. What proportion of the money raised for this fund would be used in the administration? What percentage do you suppose would be used in administration? To my mind that would be a very important thing; it would take a good deal of money to administer it. —A. I do not see why it should.

Q. There is nothing upon which you could give an opinion?—A. I am not in possession of authentic information, and I do not know whether it is in this memorandum which I got from the International Labour Office, which is quite a good survey of the different countries, but we might take our Compensation Acts as one illustration. I cannot see why an Old Age Pension fund should be more expensive to administer than that. I think the Ontario cost is about 1 per cent.

Mr. FOSTER (Vice-President, Trades and Labour Congress of Canada):

About 1 per cent, yes.

By Mr. Spence:

Q. It is only manufacturers who come under that Act?—A. You mean the funds are collected from manufacturers.

Q. Yes.—A. Yes, that is true.

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Q. Yours is a general body?—A. Yes, but you will admit that the investigation into accidents, necessary medical examination which is fairly expensive, the maintenance of medical offices, X-ray examinations and the investigations and re-examinations and so on make the administration of a Compensation Act far more expensive than where you merely have to decide on the age of a person, so you can safely say that the administration of this should be less than the cost of administration of the Compensation Act.

By the Chairman:

Q. 1 per cent of the money paid in?—A. Yes.

By Mr. Spence:

Q. I should think you should add about 49 per cent.—A. Might I suggest that the Ontario Government would probably be glad to furnish you with the cost of administering the Mothers Allowance Act.

Q. Is that working out satisfactorily, do you know?—A. Fairly so, I think. On the receiving side there are naturally feelings that there could be more benefits given; on the side of the municipalities there is naturally a feeling in these days of high taxes that they might be able to cut the cost and yet they do not want to cut the benefits. When I said that it was fairly satisfactory, I was taking cognizance of the different forces. The benefits accruing are certainly greatly appreciated, and it has relieved a lot of distress and misery in the homes of the people.

Q. There are many who are discriminated against because they were a little thrifty, and now they are finding it difficult to get along?—A. Yes. I would suggest that the cost of administering that Act in Ontario should be compared with the cost of the Compensation Boards say in Manitoba and British Columbia. I think British Columbia and Manitoba also have the Mothers Allowance Act. Information of that kind should give you some fairly basic idea of the capital cost of administering an Act of this kind. I do respectfully submit that your 49 per cent would not be needed.

By Mr. Fontaine:

Q. Does the municipality pay a share of the Mothers Allowance Act?—A. Yes; under the Mothers Allowance Act they pay 50 per cent of the cost and the Provincial Government pays the other 50 per cent.

Q. Of the cost of administration?—A. No, of the cost of the pensions. There is some little change required in regard to residence, because in Ottawa we have found that widows have moved over from the Province of Quebec where there is no allowance, and got fairly good jobs at cleaning offices and so on, and then in a day or two become eligible so that they get the pension for their children, so there are little variations of that kind which require amendments to the law. That is why I said it was working fairly well.

By the Chairman:

Q. That only applies where they have children under sixteen?—A. Yes.

By Mr. St. Père:

Q. In your opinion would a system of that kind be preferable to the already existing pension funds carried on by different companies for their employees?—A. Absolutely, sir. I think an employer will admit freely that their pension funds have one object in view, and that is to retain continuity of service and avoid labour turnover. Naturally, a trade dispute comes within that category, and men have found many times that though they would like to have taken part in a movement to better their conditions, the possibility of losing the compensation that might accrue from the application of an old age

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pension after 13 or 14 years of service or sometimes more, is a very serious factor. Might I refer you to the case of the Grand Trunk Railway strike of some years ago. It was only last year that the pensions and seniority were finally restored to some of the strikers of 1910. I think our own railway officials will admit, and so would the C.P.R. officials, that they would not put in any rules that a trade dispute should not be considered as a break in continuity of service, stated frankly that the effect of pensions is desired to be that of a weapon to be used in settling the dispute. You can see what a weapon it is in the hands of the employer, because a man who is getting old finds his chance of employment in other industries rather insecure and he is naturally very reluctant to take any action which would displease his employer. I have a case of last year in mind, where men were discharged for attempting to organize, up in one of the paper mills in Vancouver Island. I do not hesitate **one moment to say that** if there had been a Pension Fund that would have been used to the utmost on the minds of the men, that their services would be relinquished, their pension would be lost. To a man who has reached say 55 years of age, you can imagine what action he is going to take. He is going to stay even though it may violate all his principles of being loyal to his fellow workers. That is why we ask that it should be taken out of the hands of private employers so that a man would be free to change employment if he thought it necessary and advisable.

By Mr. Spence:

Q. The C.P.R. has a scheme of that kind, has it not?—A. Yes.

Q. Does it work satisfactorily?—A. Yes, in general. The Grand Trunk has one also.

Q. I was just wondering if we could get a report of the cost of this kind of thing. We cannot squander money on a lot of overhead; we must get down to the cold facts and see how much it is going to cost.—A. You mean if the private funds were all abolished, and a State fund instituted, as to what the additional cost would be? You would have to take into account there the cost of maintaining aged workers in institutions, and the other matters that I have mentioned, which would be difficult to get at. There would be a number of people who would ultimately come under the Old Age Pension because during their lives their savings would be used to maintain their fathers before them, so that would be in addition to institutional costs and the private employer's cost at the present time. I would not go into the matter of private insurance at all, though I might tell you, sir, in regard to the C.P.R. and in regard to the Grand Trunk pensions that there is a considerable difference between the actual cost and what the actuaries give as the probable cost. The actuaries stated that the cost of the Pension Fund to take care of the workers would be around 3 or 4 per cent, whereas as a matter of actual experience of over 20 years or more, on the C.P.R. and the Grand Trunk and the Pennsylvania it comes to between three quarters of one per cent and seven-eighths, in the actual payment. There is quite a difference. There are so many varying causes entering into it, and we are taking a bit longer for actuaries to go into it further.

By Mr. St. Père:

Q. Are the members of the labour unions in favour of this new pension scheme?—A. Without doubt, sir. Men to-day find themselves at say 50 years of age, or 55 years of age, and unless they have a position with some industry that they have worked with for a number of years, they find themselves coming on what they call the "Casual Labour List." When a man gives his age as 55, he would just be hired during the busiest periods. At 65, if you are seeking employment it is practically impossible to find it at all. Men are

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actually debarred at that age, and that is why we ask that the age should not exceed 65, because our experience has shown that excepting where a man is already in employment it is impossible for him to secure any remunerative position at that age.

By the Chairman:

Q. Have you ever made any estimate as to the number who would be involved if the age were placed at 65?—A. No, sir, we have not the facilities for that, so we have not attempted to do it because estimates of that kind are not of much value unless they are based on some really accurate facts, and we have not had the facilities to do that.

By Mr. Sexsmith:

Q. Could you give it approximately?—A. No, sir, I could not.

By Mr. Neill:

Q. Approximately 30 per cent.—A. I think Mr. Cloutier's estimate would be more correct.

The CHAIRMAN: The Secretary has made an estimate of that kind and with your permission I will ask him to read it to you. This is one of the most important points.

The CLERK: I take this from No. 1 of the Committee's proceedings, at page 36.

ELIGIBLE PENSIONERS IN CANADA IN 1921.

In both Australia and New Zealand the qualifying age for old-age pensions is 65 years. Taking the statistics for 1921 of these two British Dominions in reference to the number of old-age pensioners and the total population of each, we are able to calculate approximately the number of would-be old-age pensioners for Canada in 1921, as follows:—

According to Census statistics for Canada, 1921, we had a population of 8,788,483, of whom 419,107 were 65 years of age and upwards (214,367 males and 204,740 females).

Australia with a population on December 31st, 1921, of 5,510,229, was paying on June 30th, 1921, old-age pensions to 102,415 persons. This equals to 19.2 pensioners in every 1,000 of population. Upon this basis, Canada would have 168,738 eligible old-age pensioners.

New Zealand with a population, March 31st, 1921, of 1,204,722 (European born) was then paying old-age pensions, 65 years of age and upwards to 19,837 persons, comprising Maori pensioners. This equals to 16.6 pensioners in every 1,000 of population. Upon this basis, Canada would have 145,888 eligible pensioners.

Upon the Australian basis, Canada's percentage of old-age pensioners would be approximately 1.92 per cent of our total population, and approximately 40 per cent of our total old-age population, namely, the 419,107 who are 65 years of age and upwards.

Upon the New Zealand basis, our total old-age pensioners would be approximately 1.66 per cent of our total population, or say approximately 35 per cent of our total old-age population, namely those who make up the 419,107, who are 65 years of age and upwards."

The WITNESS: Might I submit that included in that would be all that we have included in funds like our Civil Service pensions in the provincial governments, some city governments, the railways that are covered at the present time and all the private employers, and also the possibility of a number of your

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civil servants in Ottawa, so if you take that off the percentage in Canada, it would reduce the numbers considerably, rather than just taking them as they are.

By Mr. Fontaine:

Q. Do you believe that the private companies will cease to pay pensions if this scheme goes through?—A. Yes, therefore the final cost to the country—

Q. There will be no reduction there?—A. No, but you would liberate industry of that charge, and that would be met by the reduction in the cost of producing the article manufactured, so it really is not an added cost to the country, though it is changing the collection to another source.

By Mr. Neill:

Q. What system do you favour?—A. Personally, I think a non-contributory system is the only one, but the views of the workers are somewhat divided on that ground. I think you had a deputation from the miners of Nova Scotia a while ago who were willing to contribute. Some workers are very strong that it should be non-contributory, because their wages at the present time, they say, do not more than offer them enough to maintain their existence, and any contribution whatever would be a burden and would only make the problem more difficult for them.

By Mr. St. Père:

Q. Which system is in force where these laws are in force?—A. There are so many different systems. I think, generally speaking, in the European countries you will find it contributory.

By Mr. Neill:

Q. Great Britain is non-contributory.—A. No.

By the Chairman:

Q. Have you made any comparison yourself between the compulsory and the contributory system, or rather the State system and the contributory system as to which you think would be advisable?—A. For this country, as I have stated, from my comparisons and from the figures we have, and taking into account the more seasonal nature of our occupations, the difficulty of dividing them from older countries, the more transient nature of our population, it seems to me a contributory fund would be difficult to administer.

By Mr. Neill:

Q. Mr. Moore, you must face this situation, that it is going to cost a very large sum. On those figures that have been mentioned it would cost something like thirty million dollars a year. I notice you take the position that at the present time we are still supporting the aged and sick, only we are doing it in a lot of diversified and unsatisfactory ways, and the old-age pension would do away with that and put it into one more satisfactory scheme, but the total cost would then have to be borne by the Government. The cost of this scheme now in existence will not be subtracted from the Government scheme, because they will cease to exist, so this Government will be charged with a total expenditure of something like thirty-three million dollars, calculated at \$10 a month, less than which you could not give. Where are you going to raise that money? I admit that it does not cost any more than it would now, under the present unsatisfactory and diversified ways, but still it is diversified now. Under this scheme it will all be paid by this Government, and it will cost something like thirty-three million dollars, and if you do not have it contributory

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where do you get the money?—A. There is a problem there, of course. This year we had the Government reduce its taxation by twenty-four million dollars, because you had a twenty-four million dollar surplus. I am just taking that statement from Hansard, and I do not wish to enter into the question of whether it is authentic or not. That is a statement which was made in the Budget speech. It is a question if industry would not prefer to have the burden of the aged taken off their shoulders by the institution of a system of this kind, rather than the remission of that twenty-four million dollars in taxes this year. That is just a question. Of course I would be more than a Finance Minister if I started to outline to you how taxation, or rather revenue, might be raised in a country like Canada. I may have a lot of ideas; some of them may be wild and foolish, but if I may I will leave one suggestion with you. I would suggest that the total cost to date of maintaining the aged and needy is in many cases borne partly by provincial governments and municipalities in maintaining institutions, and it may be possible, though the Federal Government would administer an Act and would be responsible for it, to arrange with the Provincial Governments for assistance to meet the cost to the country, because of the amount they would be liberated from that they have already undertaken. In certain directions it has been done to-day; you have the result of the co-operative efforts in the maintenance of the employment agencies of this country, and in some countries that principle is followed out. Just in glancing over some material I have, I notice that the cost of old age pensions is in some countries met by the State only, but in some others by the State and local governments. The former system is followed by Great Britain, New Zealand, Australia, and Uruguay, and in other countries the cost is met by a special tax on employers in proportion to the number of men employed, and landed owners, and so on. Some of you may never have heard of Uruguay, but that is a country that has advanced legislation in this direction. In Denmark, France and Belgium, the State pays one-half of the pensions, and the Communes the other half. In Belgium the State bears five-eighths of the cost, the province one-eighth, and the Communes two-eighths. In these countries the administration is generally entrusted chiefly to the local authorities. I just quote that briefly, because it was under my eye at the time.

By Mr. St. Père:

Q. Is it not a fact that some companies and some firms have a pension fund for which money is collected from the employees, and if these fellows are discharged before getting a pension, they lose all their money?—A. Yes. We have had a great number of complaints of that kind, where a man has worked to within a year of becoming eligible for his pension, he has suddenly been found inefficient, or perhaps a reduction of staff has taken place, and he has had to go. These things do occur.

Q. So that man loses his money?—A. Yes. There is really nothing to look forward to definitely, a man may not hold a job as long as he expects to.

Mr. FOSTER: Might I suggest a point you have overlooked, relative to certain industries which have an age limit which makes a man get out whether he wants to or not, and usually he is at an age where he finds it hard to get another position.

The WITNESS: Yes. The railways have an age limit because of the pension system to which a man shall be admitted to industry, and many firms refuse to employ workers over a certain age. In a State pension there would be no such control needed. I mean, a man is not able to work for the railways after a certain age.

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Mr. FOSTER: Might I just make this clear; I would like the Committee to understand this, because we have had several cases of this character. There are certain large industries, principally in the railroads, who say that after a certain age a man cannot remain in their employment, but must get out. Now, in the case of a high class mechanic who would probably be earning reasonable wages, he may be in a position to retire, but they have a great many men who are not high class mechanics, who never have been earning enough to put any by. The consequence is that they have to get out of employment, nobody else will employ them, and they have nothing to keep them, and we have been forced to make application for at least three that I know of to get them in a refuge home in the city of Montreal, because they were out on the streets, without anybody to take care of them.

Mr. PRESTON: I thought the railways had pensions for these men?

Mr. FOSTER: I could tell you of the case of a man who was employed by this company approximately ten years before the strike. That strike lasted if you remember, for about 9 weeks. He was re-employed on the terms of reconciliation, and he remained in their employment until 1919, when he was discharged without pension because he was cut out during the strike. He had nobody to look after him, and he had an extension of time granted to him, for a year, I think, and we had to get him in an institution to take care of him.

By Mr. Sexsmith:

Q. These are very rare cases?—A. I know of three, anyway.

The WITNESS: I have a case on my desk at the present time; a pilot in St. Johns Harbour who has passed the examinations again this year, has passed them regularly showing his eyesight and physical condition is good, has reached the age limit and has been given extensions for two years and now he must retire, and the money he would receive is not enough to live on. He is applying for permission to continue in the Service, having passed the examinations again. I could submit the letter if you wanted it, because I have it in my possession at the present time.

Mr. ST. PÈRE: A company like the C.P.R. would have a pension fund, has it of their own free will?

Mr. FOSTER: Yes, absolutely.

The WITNESS: We had a case yesterday on the Canadian National where a man had fourteen years service. The Grand Trunk pension scheme, which is the only one operating, says a man must have fifteen years' service to become eligible. He joined at the age of 55, so he is now 69, and he had to be discharged, and there was no pension coming to him. We had another one where a man had been in a signal box on a joint-operated road, between junior road and senior road, and because of some changes he was passed over to the C.P.R. three years ago, which was the senior road there. They discharged him after about a year's service; he is not eligible for pension on our lines, and he is not eligible on the C.P.R. and yet he has about 41 years' service in.

By Mr. Spence:

Q. These are isolated cases?—A. These are coming in all the time. There are hundreds of them, and we are just giving you the concrete ones which come to our minds at the moment.

The CHAIRMAN: Now, gentlemen, perhaps you would like to hear Mr. Foster, if he has any points in addition to what we have heard from Mr. Moore.

Mr. NEILL: Who is Mr. Foster?

The CHAIRMAN: He is the Vice-President of the Trades and Labour Congress of Canada.

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Mr. J. T. FOSTER, a witness, called.

I am also President of the Montreal Trades and Labour Council. I do not know that I could further supplement the presentation of President Moore. Really, I think the fact that your Committee is sitting is proof sufficient to know that the question is considered necessary, that some action should be taken along these lines. As Mr. Moore has stated, we can only present to you the isolated cases showing the need of some provision being made of this character. Montreal is the largest city in the Dominion of Canada, and we find in charitable work that a great deal of work that has to be attended to by these charitable organizations, has to be done among families where the wage earner has been unable to secure employment on account of his age, and on account of the fact that he has been unable to earn sufficient during the time he was working to put anything by to maintain his family. That has necessitated the upkeep of a number of institutions, some of them peculiarly adapted to the looking after of aged people. We have several of them in the city of Montreal. We have had to make application on a number of occasions to have admitted to these institutions men who have spent their lives in an industry where there was no independent pension scheme, and others where there was a pension scheme, but for various reasons they have not been permitted to enjoy the benefits of it. In addition to that we have a number, quite a few, coming under my own personal observation, of men who are living on their children, keeping the children back; that is to say, the young folks have got married and have had to support their parents. It seems that some provision has to be made to look after these people. If they have to be provided for in the most modern and scientific manner, we feel that it is possible that provision might be made by the Government for the establishment of old-age pensions. You have already seen the principle applied in the Mothers' Pension Act and the Workmen's Compensation Act, and it is only going a step further to provide for the man who cannot go any further in industry.

By Mr. Spence:

Q. This would not take the place of the Workmen's Compensation Act?—A. Not at all. Where a man was already provided for by the Workmen's Compensation Act he would not come in for pension. We have already cited a number of isolated cases, but at the present time there are about five applications from men I know of from men who have been actively engaged for years in industry, and who cannot get a job at all; they are too old, they are relegated to the scrap heap. They are living now upon their relatives, and making it a bit harder for those relatives to get on.

By Mr. St. Père:

Q. Supposing a man gets hurt, or something of that kind, and gets money from the Compensation Act; then at the age of 65 he has spent all that money, would he come under the new law?—A. You are considering that as having happened in the province of Quebec, where they get all the money in a lump sum. That is one thing in which the province of Quebec is behind the other provinces of Canada, and we sincerely hope that Quebec will adopt a more modern, more effective and more efficient system which would eliminate that condition which you are speaking of. There is a Commission investigating it now, and we hope that they will come to some more modern manner of administering the Act.

I think that is about all I have to say at this time.

Mr. MOORE: Mr. Foster will be the Acting President of the Congress during my absence overseas, so after Saturday if your Committee desires further information, Mr. Foster will be available at any time.

[Mr. J. T. Foster.]

APPENDIX No. 4

The CHAIRMAN: Just one question. Have you at the present time any estimates as to what would be an adequate amount for the pension?

Mr. MOORE: We might take an established basis in that regard, and I would not want to commit myself to saying that it would be considered as entirely sufficient or satisfactory, but I would give you this suggestion. We have at the present time in the province, Minimum Wage Boards who have made a study of the minimum amount necessary for the existence of single girls. It only applies to females, and young persons. They have issued orders decreeing that industries employing these single females shall not pay less than certain sums, which vary according to the industry and the size of the city and so on. Speaking generally, I think you could say the average would be not less than \$10.00 per week. After the careful investigation of these Boards, that this is the minimum amount at which a single girl could maintain herself, it would be a fair assumption, I think, that that sum could be recognized as necessary for the maintenance of an aged person who would need more attention than a single girl would. I just give that as a basis for an amount.

Mr. NEILL: I am sure there is no one here more enthusiastic in support of this scheme than I am, but do you realize that according to the figures already submitted that that would cost this Government, one hundred and thirty-two million dollars a year to pay \$40.00 a month. Do you not think that is a little too high?

Mr. MOORE: Whether the Committee or whether the Government should consider making the amount adequate would be a question that would have to be seriously considered.

Mr. NEILL: Can you seriously take an expenditure of one hundred and thirty-two million dollars at the beginning of this scheme? Is there any country in the world which pays \$10 a week?

Mr. MOORE: No, there is no country in the world except the United States which has as high a standard of living as Canada has, I am proud to say, and I hope we can maintain that. I think your question was whether I had given any thought to what would be an adequate amount. I do not say your Committee or the Government could give an adequate amount, but I think in justice I should give you a fair answer to your question, and leave it to your discretion as to how far you could meet it in a recommendation.

The CHAIRMAN: That is the point upon which we would have to get some information.

Mr. MOORE: Of course, two things can be done by an old age pension. One is to provide an adequate amount, the other is to provide relief, which supplemented with various earnings would be adequate. I think in Great Britain they vary the amount according to the income of the individual, to make it up to the adequate amount. In other words, if an individual had savings which would bring in an income of \$7.50 per week, then he would receive \$2.50, if you fixed \$10.00 as an adequate amount. On the Grand Trunk Railway system, and I believe on the C. P. R., they have a minimum of \$30.00 per month. Although the pension is 1 per cent of the earnings of the individual averaged for the last five years, and multiplied by the number of years of his service, yet the minimum is fixed at \$30.00 per month.

Mr. SPENCE: There is no doubt that \$10.00 a week would not be anything too much to give them; they could not live on anything less, that is, if they had no other income, but you could vary it as Mr. Moore says.

Mr. NEILL: Would these old persons rather have a promise of \$10.00 a week which we could not afford, or a smaller sum which we could give them? I would like to give them \$50.00 a month, but can we?

[Mr. J. T. Foster.]

14-15 GEORGE V, A. 1924

Mr. ST. PÈRE: According to the last figures of the census, Mr. Secretary, how many people of Canada would fall under the new law?

The SECRETARY: Let me say first that the number of old age people, that is 65 years and upwards, is 419,107, according to the census of 1921.

Mr. NEIL: About 30 per cent of those will be pensioners?

The SECRETARY: Yes. If you take the Australian basis it would be 40 per cent of our old age population, and under the New Zealand basis it would be 35 per cent. On the Australian basis we would have 168,000 old age pensioners in round numbers, and on the New Zealand basis 145,000.

Mr. FONTAINE: A good many persons over 65 years of age are still able to earn some money, are they not?

The SECRETARY: Yes, and then some of them would have some income as well.

The CHAIRMAN: That would be about eighty-four million dollars.

The SECRETARY: Might I explain that in Australia the number of persons that I have given to you would not all receive the maximum pension. That was the total number of pensioners, but many of them receive much less than the maximum.

Mr. FONTAINE: Yes, a good many persons could still earn something and they would not need to get so much. I know some persons over 65 years of age who can earn a salary now just as well as a younger man.

Mr. MOORE: It is not my rightful privilege to reply to a member of the Committee, but I would like to say that the eighty-four million dollars would be based on the fact that everyone of these people would be receiving the maximum pension and that it was a cost which was not being borne to-day. If you take out of this 168,000 all the civil servants, the employees of the C.P.R., the Grand Trunk, the Intercolonial, I think you would reduce it to much less than that amount.

Mr. NEILL: But would not the immediate result of this law be that these private companies would cease doing business that way?

The SECRETARY: Will you allow me to give you additional figures? On the 30th of June, 1923, Australia was paying pensions to 107,389 persons. The disbursements for pensions on June 30, 1923, amounted to £5,337,936, and the amount paid for the keep of people in asylums was £86,080. The cost of administration was £87,910. That totals approximately £5,450,000.

Mr. NEILL: We would have 186,000 in Canada.

The SECRETARY: Yes. Of course, the population is a great deal larger.

Mr. SPENCE: What is the maximum or minimum there?

The SECRETARY: The population of Australia, roughly speaking, is 5,518,000.

Mr. NEILL: What do the Australian pensions run to?

The SECRETARY: The maximum pension obtainable by an old age pensioner in Australia is £45, 10s. or about \$221.00 a year.

Mr. NEILL: That is about \$19.00 a month.

The witness retired.

After discussion the Committee adjourned.

APPENDIX No. 4

MEMORANDUM OF THE RAILWAY TRANSPORTATION
BROTHERHOOD

OTTAWA, June 2, 1924.

To—

"The Chairman and Members of the Special
Committee appointed to make inquiry in an
Old Age Pension System."

GENTLEMEN:—We, the undersigned representatives of the Canadian Railway Engine, Train and Yard Service Employees respectfully submit to your Honourable Body the following brief summary of our views on the desirability of an adequate and equitable system of pensions for those who are both old and poor.

The well known fact that most of the Canadian Railway Companies have established pension funds to provide an allowance for employees retiring from the service on account of old age should not debar us as citizens from eagerly advocating the establishment of a Dominion fund for the care of those of our citizens who are both old and poor.

While some of the pension rules, and methods of administering same, adopted by the Railway Companies are unquestionably objectionable to the Employees, nevertheless, in a large sense the resultant benefit therefrom has taught us the desirability and the crying need of an old age pension system for all Canada.

We desire to go on record by registering our discord with some of the evidence presented to your Honourable Body on May 16th as witness, page 52, of the printed Minutes, as one instance only of several we could quote.

Question by Mr. St. Père:

Q. "In your opinion would a system of that kind (State system) be preferable to the already existing pension funds carried by different Companies.

A. Absolutely, Sir, etc., etc.

In our opinion the witness inadvertently, it is to be hoped, failed to take into consideration the whole aspect of the railway pension question, for while the rules and methods practised by the Railways in connection with their pension system are, in our opinion, unquestionably faulty—there are undeniable benefits to be considered, and we venture to suggest that our efforts might more profitably be directed to curing the ailments rather than to killing the patient. Further, the disparity between the old age pensions paid and the conditions under which they are paid by the railway companies to their aged, retiring employees and those at all likely to be provided under any or by any conceivable federal State fund system precludes the possibility of the State fund being accepted or imposed as a substitute for the system in vogue on the railways.

Nevertheless, we are heartily in sympathy with an old age pension system created and administered by the Dominion and which will provide that the funds therefor shall be created out of taxation and that persons who live beyond a certain age and have insufficient means to support themselves shall receive a set sum bi-monthly as a pension.

Inasmuch as a State fund is created by taxation which all people bear, the pension is indirectly a contributory one—even the pensioner as a tax payer will indirectly contribute a portion of his pension back to the fund—besides the bulk of the evidence apparently indicates that a State fund can be administered

both efficiently and economically. We suggest that any citizen—or naturalized citizen having the required years of residence in Canada—who has reached the age provided for and has not personally sufficient means to support himself, shall be eligible to participate in the funds without restriction of any kind except those absolutely necessary to safeguard the fund. Old age and poverty combined plead their own cause and we ought not to seek through technicalities to evade our plain duty.

We have refrained from suggesting any set sum to be paid to the pensioner. We believe, of course, that there is a minimum below which it would be unworthy to go. We feel, also that experience is the great teacher and that it may be wiser at the beginning to set a sum below the worthy minimum—half a loaf is better than no loaf at all and the experience gained may point the way to a full loaf.

Your respectfully,

BYRON BAKER,

Legislative Representative, B. of L. E.

T. J. COUGHLIN,

Legislative Representative, B. of R. T.

L. L. PELTIER,

Legislative Representative, O. R. C.

WM. L. BEST,

Legislative Representative, B. of L.F. & E.

Per B. B.

STATEMENT SHOWING ESTIMATED COST TO CANADA IF AN OLD

AGE PENSION SYSTEM WERE ESTABLISHED

Number of persons, 65 years of age and over in Canada according to Census of 1921.. . . .	419,107
Number of persons, 70 years of age and over, in Canada according to Census of 1921.. . . .	247,103
Based on records given in reports of Australia for 1921, our number of eligible pensioners would be approximately 40 per cent of the above figures, namely:	
Would-be pensioners, 65 years of age and over.. . . .	168,738
Would-be pensioners, 70 years of age and over.. . . .	98,841
Cost per pensioner in Australia including pension, cost of administration, and maintenance of certain pensioners in Old Peoples Homes, is £51 6s. or say approximately, per pensioner, per annum.. . . .	
	\$ 250 00
Canada's 168,738 would-be pensioners at \$250 each.. . . .	42,184,500 00
Canada's 98,841 would-be pensioners at \$250 each.. . . .	24,710,250 00

Under the Old-Age Pensions Act, 1923, of the State of Montana, benefits received by a pensioner must not exceed \$300 per annum.. . . .

Canada's 98,841 would-be pensioners, 70 years and over, at \$300 per annum would amount to.. . . .	29,632,300 00
Canada's 168,738 would-be pensioners, 65 years and over, at \$300 per annum would amount to.. . . .	50,621,400 00

In Belgium, under the Act of August, 1920, the expenses necessitated by the payment of the pensions provided in the Act is chargeable as follows:— $\frac{5}{8}$ to the State, $\frac{1}{8}$ to the Province, and $\frac{1}{4}$ to the Communes (Municipalities). Under such arrangement as between our Federal Government of Canada, the Provinces and the Municipalities, our Federal share would be—

V. CLOUTIER,
Clerk of the Committee.

4-5½

MINUTES OF EVIDENCE

Room 436,
HOUSE OF COMMONS,
THURSDAY, June 5, 1924.

The Special Committee on Old Age Pensions met at 11 o'clock a.m., the Chairman, Mr. Raymond, presiding.

The CHAIRMAN: We had better proceed with business, gentlemen. We have with us Mr. Keane of the Social Service Department of the City Hall, Ottawa.

Mr. JOHN KEANE called and examined.

The CHAIRMAN: Is it your pleasure to swear the witnesses, gentlemen?

Mr. SPENCE: I do not see any necessity except that it is a rule of the House.

Mr. FONTAINE: There is no necessity for it.

The CHAIRMAN: If you think it is not necessary we will not do so.

By Mr. Irvine:

Q. Has Mr. Keane a statement he would like to make to us before we question him?

The CHAIRMAN: I thought perhaps being an officer in charge of that department in the City Hall he would have some information as to the cost of maintenance of old and indigent persons.

The WITNESS: I have been in charge of this work for some years in the City Hall and have naturally come in contact with a large number of people thus requiring aid and assistance in various forms, who come to the City Hall seeking such assistance as we would be able to offer. During the last year, 1923, there was \$43,000 expended in the outdoor relief of families in the city.

By the Chairman:

Q. That would be families and persons of over 65 years of age?—A. No, I am speaking of all kinds. Of these about 136 heads of families were men over 65 years of age, were the heads of families of those who were applying for relief.

By Mr. Neill:

Q. One hundred and thirty-six people?—A. That is, were the representative heads of families.

By Mr. Fontaine:

Q. For the City of Ottawa alone?—A. Yes.

By Mr. Neill:

Q. I thought you gave figures, money value. Was it 43,000 people?—A. About \$43,000 was spent directly by the city in that respect.

Q. You say there are 136 that the money was spent on?—A. They are all families, because whether they were young or whether they were old these families had to be kept during the inclement season.

Q. Either have it by numbers or by money. In one case it was \$43,000 and in the other case it was so many people. Can we not get a comparison? Can you tell us the average cases?—A. The number of families applying was 1,710 for the year 1923. There were 169 eliminated out of that as not being eligible either through non-residence or being able to help themselves and thus the actual

[Mr. John Keane.]

number was 1,541. Some of those were assisted only once, some only twice but the rest for a longer or a shorter period. The total amount spent, as I stated before in this outdoor relief of families was \$43,000; some \$3,000 less than that for the year 1922. 1922 was an exceptional year on account of the question of returned soldiers and the Dominion Government and the Provincial Government united in affording some assistance that year to the extent of about equal to the amount of what the city spent. Speaking of the old age, we find that of those 1,541, 136 were parties over 65 years of age, the heads of families. This does not include those who are in institutions. We have nothing to do directly with the institutions. Those in the institutions numbered 328, distributed in seven institutions in the city.

By Mr. Spence:

Q. Were the 328 over 65 years of age? A. Three hundred and twenty-eight over 65 years of age, were distributed in institutions in the city.

By Mr. Neill:

Q. Really those are the ones that we have to do with. The others were casual relief. They would be only given relief once. It is those permanent people that count.—A. Those were parties that were in institutions. The reason there were so many institutions caring for 328 people was on account of religious and racial cleavages among the population. The French Canadians have one Home, the St. Charles Home, and also the Irish Roman Catholics have a home.

Q. What was the average cost of these 328 people in the institutions? That would give us some information. What was the average cost of these 328 people in the institutions over age?—A. I think I have the numbers in each case that were receiving aid in that way. There were also some six or seven receiving from the mother's allowance over 65 years of age, which I presume was on account of the grandmother of the children taking charge in place of the mother of the children taking charge of the mother who was either dead or not available.

Q. Has the witness any figures to show what the cost to the city of these 328 people of old age was. That would give us some information?—A. The city did not support them.

Q. Not at all?—A. They make a grant to each of the institutions.

Q. What did it cost per head?—A. They give a grant to all the institutions in various ways amounting to \$35,000, distributed over the various institutions of the city.

Q. How much?—A. About \$35,000 was spent last year in grants to the institutions. Of course, all these grants did not include the old age, because there were some grants for children's homes.

By the Chairman:

Q. It is the old age cases we want to get at more particularly. You have not separated the old age from the others?—A. No, I do not know what the cost was but I could tell you concerning the home for the aged on Bank street where I am more familiar. I am a director there and the actual cost there per head per day is about 63 cents.

By the Chairman:

Q. Does that include the cost of administration?—A. Yes, except that it does not include the contributions that are made in kind. There are contributions made every month by people sending in stuff to the home. It also does not include, of course, rent, nor does it include clothing. The clothing is sent in free. I think the same principle prevails in most of the other institutions.

[Mr. John Keane.]

APPENDIX No. 4

By Mr. St. Pere:

Q. Supposing an old man goes to your office in the City Hall asking for relief and is placed in a sectarian institution, either Catholic or Protestant, does the city contribute a certain share to the support of these institutions?—A. Undoubtedly, they make grants every year.

By Mr. Neill:

Q. They give a general grant?—A. A general grant each year.

Q. They do not give a special amount to everyone of these institutions?—A. Every one of these institutions have aid from the city.

Q. It is not so much per man per annum? It is just a grant?—A. They are talking about adopting a system by which it is going to be given pro rata according to the number of persons who are in the institutions.

Q. At present they have no system at all?—A. They are just considering that question now. Formerly we had a report on the same subject some years ago but they were not prepared for it then.

Mr. Fontaine:

Q. So you could not say what amount the city spent for the old people above sixty years of age? You could not specify any amount which the city spent to maintain these old people?—A. No, I could not tell you about that, what the cost would be.

Q. This is to look after the pension for old age.—A. You must remember in some of these institutions—one or two of them at least—some of these people who are sixty-five years and over have had means before they went into the institution and they simply endowed the institution with whatever they had and went there and lived. Their names are still included in the list. There are a very limited number that way.

By the Chairman:

Q. So when you say the cost is 63 cents that would not include that amount?—A. Yes, practically that amount, because in the institutions to which I refer there is only one that is contributing anything.

Mr. NEILL: I think that is really all this witness can tell us.

The CHAIRMAN: It does not seem to give us exactly what we want.

Mr. SPENCE: We might get more information later on.

Mr. NEILL: Could we have one of these railway men. I would like to ask him a few questions.

The CHAIRMAN: Thank you, Mr. Keane. That is all that will be required this morning.

Witness retired.

Mr. L. L. PELTIER called and examined.

By the Chairman:

Q. Will you give your qualifications to the reporter?—A. I am Deputy President of the order of Railway Conductors, legislative representative and Chairman of the Legislative Board for the Brotherhood.

By Mr. Irvine:

Q. You want our questions to stay within the limit of your statement?—

A. It covers a very wide field.

Q. Will you describe how the affairs of the brotherhood are carried on?—

A. Yes.

[Mr. L. L. Peltier.]

Q. You have a pension in connection with the brotherhood?—A. Yes, we have. Well, I would speak of it as an old age pension, by monthly assessment.

Q. On each member of the brotherhood?—A. Not a compulsory assessment. They join voluntarily and it is graded from 30 years up to 65 years.

By Mr. Neill:

Q. It is among the men themselves?—A. It is among the men themselves.

By Mr. Spence:

Q. Not compulsory?—A. Not compulsory.

By Mr. Irvine:

Q. Do you know the per capita charge for that? Have you any idea?—A. I have not the figures with me but it runs in our organization from somewhere around 55 cents a month up to \$3.50 for the time when men are allowed to join up to 70 years of age.

By the Chairman:

Q. When does the pension become operative?—A. At 65.

By Mr. Spence:

Q. They could not join at 70 and get the pension at 65?—A. That was a concession at the time, to allow old men to join and at that age; they were only getting \$20 a month.

By Mr. Neill:

Q. What is the average pension?—A. The average would be, I should judge, off-hand, about \$45.

By Mr. Fontaine:

Q. It is a fixed pension for everybody, the same pension is paid to everyone?—A. Only those who have joined this department.

By Mr. Irvine:

Q. In the event of the Dominion Government putting into force some old age pension scheme, have you considered the relation of that to your own organization?—A. We have not, although if the organization continued to pay those who were entitled to pension under the fund of course they would not come under the State pension fund.

By Mr. Neill:

Q. Any men who would contribute would come under the Government fund?—A. The State fund.

Q. Have you any similar system run by railway companies?—A. The railways have pension funds established by act of Parliament. I might just remark here that the National Railways, that is the old Canadian Northern, the Grand Trunk Pacific had no pension fund except that the Board of Directors of the Grand Trunk had allowed the Grand Trunk pension system to apply temporarily to the men on those other lines until such time as they establish a fund, which work they are now engaged on.

Q. That will be a compulsory contribution?—A. That is not known yet.

Q. It will look to a pension at 65?—A. Yes. The C.P.R. and the Grand Trunk have a pension fund which is non-contributory.

Q. Then if a man left the Grand Trunk he would forfeit his rights to it, would he?—A. If he left there prior to having attained the age of 65. The roads also have a system where a man at 55 may receive a pension under certain conditions.

[Mr. L. L. Peltier.]

APPENDIX No. 4

Q. In the case of the railways it is entirely non-contributory and the railways practically give it, and they do not need to give it unless they choose to?—A. Perhaps it might be well to explain that. It is not a gift. We look upon it as being simply deferred wages. The way it is established is that a man is granted two per cent, we will say, on his earnings and for long and faithful service. When he becomes 65 years of age and retires he is still on the payroll of the company with his pension and there is a connection between the company and this old man. It is well to keep this in mind. There is a dual reason for it. One is philanthropic, and the other is probably a little mercenary, which it is difficult to avoid, and that is the reason why certain complaints were made before your Committee some time ago in connection with it. What I mean by that is that the prospect of a pension for long and faithful service has a mollifying effect upon the men, among the old men, they being to a certain extent missionaries to prevent too drastic measures being adopted by the unions. This reflects itself back, of course, and I do not blame the companies any. It reflects itself back in the rates of wages probably slightly.

Q. It is an advantage to the company?—A. It is an advantage to the company, and it is really a matter of deferred wages, back pay.

Q. If it were strictly deferred wages you could collect it at any time, but if the railway company, for any reason, perhaps on account of a strike, fired a man, he could not collect a cent.—A. Not under the law he could not, because the Act of Parliament gave the Board of Directors the right to make such rules as they saw fit for governing the administration of the fund.

By Mr. Irvine:

Q. The tendency would be to make some of these older men rather docile under certain circumstances?—A. Yes, and yet probably the companies have grown a little wise. The feeling of loyalty of old men to the younger ones have in many cases been so strong that they have not paid full attention to their own losses if any would accrue.

By Mr. Neill:

Q. I presume your organization would regard that as an undesirable feature of the railway pension, that it is liable to lose it at the caprice of the company?—A. Yes. The railway people are practically 100 per cent organized and if the grievance was a very serious one they would make use of their economic power to redress it. That is a thing that probably men in my position would not always give out as clearly, so that the grievance cannot be so very serious and if it is it will be remedied through their action or some action on the part of Parliament or this committee in compelling the withdrawal of that system of pensions. May I point out this: it grows out of our submission, it being so recognized by the companies in discussing it themselves with their officers. I might say that they do not try to edge away from this that it is really back pay the men get as pension, conductors \$75, engineers \$100, regardless of whether they have other income or not, while the State pension would be paid where the men had no other means of subsistence. You can imagine the difficulty there would be in getting the men to surrender or the companies to surrender under the circumstances. The men would rather seek to remedy any defects through their economic power.

Q. You mean the men as a whole would prefer the present system to abandoning it and going in for the Government system under the old age?—A. Look at the difference. What would the men get under old age? And there are employees that have been retired from the company, say through misfortune or otherwise at 65 and get no pension from the railways. When they come to be 65 they would come under the State pension.

[Mr. L. L. Peltier.]

Q. As working men you would be favourable to the idea of the State pension while you might not wish to come under it in your own corporate capacity?—A. I might point out where would the hundred thousand railway employees be who through taxation would be willing to contribute to the State fund their share? We do not hope to become eligible under it anyhow. It is only for those who would be less fortunate.

Q. As to this voluntary system of contribution, how about the men who drop out? Do they lose the benefit of what they have been paying in for thirty years?—A. We have several funds from \$3,000 up to \$5,000 in which men pay monthly assessments, if they lose a hand or an arm, lose their eyesight or a limb, become disabled in their work, these men are paid from three to five thousand dollars.

Q. Supposing a man has been paying his 55 cents a month for twenty years into your brotherhood, voluntarily paying it, and for some reason, at the end of twenty years he quits working for the railway; he also automatically quits belonging to your organization?—A. No. He can continue in the railway organization although he is not in the service.

Q. So there is no danger of his losing the money he paid in, providing he paid his fees?—A. We have old age; we have accident; we have a relief fund for men who through some unfortunate circumstance become, we might say, in straitened circumstances and out of the service are entitled to \$40 a month. I am putting that as an average among the organizations, so when the men themselves through their conventions are taking these precautions is there any reason why the State, of nine or ten million people should not exercise itself a little? Another thing, while I am going on with that, comparative figures have been given with Australia but Australia's railway employees come under the State pension. They have no railway pension, and these 200,000 Government railway employees should not be included in any estimate that this Committee can make in reference to pensioners that would be included in the State pension. This should not be a difficulty unless it is the intention of the Committee to try to have the railway pensions voided.

By the Chairman:

Q. The 200,000 employees.—does that comprehend all the railways in Canada?—A. I am estimating that at about 200,000.

Q. For all the railways?—A. Yes.

By Mr. Neill:

Q. When we were figuring the basis of comparison, when we come to Canada we would need to say that our expenses would not be as great as that in Australia. We would have men who dropped out before they were fifty.—A. I would like to point out a peculiar thing about Canada. I do not wish to give the name of the railway organization but a railway organization in making application for relief for poverty of members that I spoke about, while it amounts in capita of the membership, and in number of the men in the United States to \$1.51, it is only 52 cents in Canada.

Q. You mean the men contributing?—A. I mean the amount paid out.

Q. For relief?—A. For relief.

By Mr. Spence:

Q. That is in connection with your organization?—A. With the brotherhood, one of the brotherhoods.

Q. Then is the inference from that that the brotherhood is not as generous in Canada?—A. No. We are our own bosses over here. That is one great big mistake with the International overriding us, but we contribute to a fund. It is

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cheaper to handle one fund than two or three. There is no discrimination. I might just remark while passing that while it is true our debt in Canada is burdensome yet it is not any more burdensome than that of Australia, New Zealand or Belgium.

Q. Australia has increased hers?—A. I might just remark that in the closing clause of our presentation we made no recommendation as to the amounts. It is a difficult matter without experience to decide just what you can do to establish it at the minimum possible amount.

By the Chairman:

Q. You would make no suggestion as to the amount?—A. We made none.

Q. Would you yourself feel like making any as to the minimum amount?—A. No, sir, I would not without having all the information that the Committee will have collected. We have confidence in the Committee that their hearts are just as tender towards the poor as ours are.

By Mr. Neill:

Q. Your opinion is that it would be more valuable to get the principle established?—A. Yes, and you would get information through the machinery.

Q. It would be liable to go up. It would not go down anyway.—A. I might say looking at the expense for administration in the Old Country, does it not strike you it is overloaded? Look at the hundreds of thousands of pounds for administration.

By Mr. Spence:

Q. You think the administration of Australia is costing too much money?—A. It looks like it, without knowledge of the whole of the circumstances.

By Mr. Neill:

Q. I am afraid you would find the Canadian administration would be heavier than the Australian.—A. It does not appear to. Look over your figures. Look at the way we are working our Mother's Pensions in the Workmen's Compensation Act, one per cent. I might point out that in the Workmen's Compensation Act a man gets \$40 who loses an arm or a limb. There would be elimination there that I am sure your Committee cannot decide what it would amount to.

By Mr. Irvine:

Q. In your opinion would it be wise to include in any pension scheme which might be decided upon by this Government men who have been disabled and who have no income from any brotherhood or from any insurance of any kind under 65 years of age?—A. That might be. Take for instance Ontario, which I understand has 400,000 employees, working men, under their Act. It probably would not amount to a great deal if the Committee did recommend that.

Q. You think the Workmen's Compensation Act would lessen the obligation?—A. Yes, it would lessen the obligation greatly, of course.

By the Chairman:

Q. Would farm servants come under the Workmen's Compensation Act, agricultural labourers?

MR. SPENCE: Not in Ontario. Nothing but manufacturers come under that.

WITNESS: I think there are a certain number of employees, all of them.

MR. SPENCE: If you are not connected with manufacturing I do not think you are under the Workmen's Compensation Act.

WITNESS: There is another matter, if you will pardon me: Is it not a fact that all that are generally classed as workers become poor in their old age?

[Mr. L. L. Peltier.]

There are many business men and professional men who in their last days come under very dependent conditions. There should not be too many restrictions. In some countries a man whose children can support him gets nothing. Take a business man or even a lot of labouring men, you must not imagine as they get older they lose their sense of self-respect, and it is pretty difficult if you have to help with your children, only one of which is yours, to beg for a three-cent stamp to write to somebody or for railway fare. If you are going to have pension at all you should not restrict it to evade, as it were—

By Mr. Neill:

Q. The British system does not make any restrictions in cases of children being able to support. They recognize the right of every destitute aged person to get enough to live on regardless of who does or who does not support him. That was the motive in the Act, that they should not be dependent.—A. That is what it amounts to.

By Mr. Fontaine:

Q. Supposing that a State pension system comes into force, you do not want the organization to come into it?—A. It is not an organization. We are not any more generous than anyone else. We do not want to give away a pension of eighty or ninety dollars a month regardless of whether we have three or four houses. The State pension would not be over forty or fifty dollars a month anyway.

By Mr. Spence:

Q. The pension that the State might give is nothing as compared with the pension given by the railways?—A. The reason why we have hesitated is because we have discussed this matter. Remember, it is only deferred wages. It is a bonus, as it were, for good and faithful service. They say, "If you give us good and faithful service until you are sixty-five you will get two per cent on such-and-such an amount in ten years."

By Mr. St. Père:

Q. So you claim this money is yours?—A. It is ours. That is all.

By Mr. Neill:

Q. When that man gave his evidence the other day and told us if old age pensions were started that the railway system of pensions would be dropped, he must have been wrong?—A. They base that on some of the rules and methods of the railway companies that are not as altruistic as they might be but I just might point this out that if they were sufficiently grievous the men through their organization would themselves tackle it and we think that in any case the railway companies would have something to say about it, for as I pointed out they have two purposes, one which is kindly and the other which is business.

By Mr. Spence:

Q. That is what you would expect?—A. Yes.

By Mr. St. Père:

Q. When do you draw this pension? When you get out?—A. If a man becomes 55 and gets disabled he would get a pension. Sixty-five is the limit.

Q. Supposing a man loses his job and he gets out of the service of the company does he lose the pension?—A. He does not get anything because the company would claim they contributed.

Q. He loses his own money?—A. He did not pay anything in. In the C.P.R. and the Grand Trunk they do not pay anything as a pension and I think probably

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the pension established by the National Railways—I could not say positively—

Q. For instance in my riding in Hochelaga, you have the Angus shops. There are a few pensioned people there. Is the company giving this pension of its own free will to these people?—A. That is a pension created by Parliament and the company make their own rules and they contribute this themselves out of the fund, and that fund has a pro rata over their bonds or anything else.

My Mr. Fontaine:

Q. You said each employee paid two per cent to that fund?—A. The company bases the pension the employee will receive on say two per cent. On the C.P.R. it is the last ten years; on the Grand Trunk it is the best ten years. There is some objection to the C.P.R.'s last ten years.

By Mr. Spence:

Q. That is, they will dig in and work harder the last ten years to get a larger pension?—A. Yes.

By Mr. St. Père:

Q. If a man takes part in a strike he would lose everything.—A. He does if he is beaten.

Q. They were beaten once, because I know three of those fellows who lost their jobs.—A. It only makes the fight harder and the railway companies are getting wise to that. It makes the fight harder. There have been cases where men on pensions have been asked to take the strikers' places.

Q. I am talking about men who work in the shops. They are all union men; not the engineers or the train men.—A. I am thinking of those.

Q. Because I know three fellows whose pensions were refused them.—A. Section men would get less wages.

Q. But it would be on the same basis.—A. It would be on the same basis regardless of whether the man had anything else to live on or not.

Q. How many pensioned people have you got in your organization?

Mr. PELTIER: You are not referring to the Railway pension.

By Mr. St. Père:

Q. I mean the pension from the organization.—A. From the organization? Well, I cannot tell you just now. I have not the figures with me.

By Mr. Neill:

Q. It would not be of any value anyhow because it only takes the proportion out of his brotherhood.—A. This part of our organization was established four years ago. Being voluntary it takes time for men to join.

By Mr. Spence:

Q. Some of your members after sixty-five years draw a pension from the railway and one from the brotherhood. That is what makes for the large pensions?—A. No, sir. He might get a pension from the brotherhood. He might draw from some organization his beneficiary insurance when he gets to certain age. He might get that as a pension that I spoke about, paid by the railway, when I was referring to conductors and engineers because I did not want to take in the whole thing. That is the pension paid by the railway regardless of any other pension or income. That is the emphatic point I want to place before you, how difficult it would be to get these men to withdraw from the system of pensions on the railways. They look upon it as back pay. They get this regardless of whether a man had one hundred thousand dollars income. They are entitled to it.

[Mr. L. L. Peltier.]

By Mr. St. Pere:

Q. It comes to them as back pay?—A. Yes.

Q. For faithful service?—A. For long and faithful service. It is in the nature of a pension.

By Mr. Neill:

Q. But your brotherhood pension is dependent on poverty. The pension they would get from your brotherhood by paying 55 cents a month would depend on their being hard-up.—A. It would not depend on anything. He would get the brotherhood pension no matter what income he had.

Q. It is the same principal as the railway? A. Yes, he gets an amount from the relief fund if he has nothing else.

Q. It is only casual?—A. Yes.

The CHAIRMAN: I have a list of books to be found in the department of Labour library which will be found to be interesting:

SELECT LIST OF REFERENCES ON OLD AGE PENSIONS.
DEPARTMENT OF LABOUR LIBRARY.
GENERAL.

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Metcalfe, John. The case for universal old-age pensions. London, Simpkin, Marshall and Co. 1899.

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Australia. *Bureau of Census and Statistics*. Report on social insurance by the Commonwealth Statistician, G. H. Knibbs. 1910.

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Northcott, Clarence H. Australian social development. New York. Longmans, Green and Co. 1918 (Columbia University studies in history, economics and public law, Vol. 81, No. 2).

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Coman, Katharine. Twenty years of old-age pension in Denmark. *The Survey*, January 17, 1914.

Epstein, Abraham. Facing old age, a study of old-age dependency in the United States and old-age pensions. New York, Alfred A. Knopf, 1922.

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Spender, Harold. The government and old-age pensions. *Contemporary Review*, January, 1908.

Woodbury, Robert M. Social insurance, old-age pensions and poor relief. *Quarterly journal of economics*, November, 1915.

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Epstein, Abraham. Facing old-age, a study of old-age dependency in the United States and old-age pensions. New York, Alfred A. Knopf. 1922.

Foerster, Robert F. The French old-age pension law of 1910. *Quarterly Journal of Economics*, August, 1910.

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French Government bill on social insurance. *International labour review*, July-August, 1921.

French proposals in suspense—a question of funds. *Industrial and labour information*, February 25, 1924.

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Drage, Geoffrey. The problem of the aged poor. London, A. & C. Black. 1895.

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Baldwin, F. S. Old-age pension schemes: a criticism and a programme. *Quarterly Journal of Economics*, Vol. 24, 1909-10.

Barlow, C. A. Montague. The old-age pensions act, 1908, together with regulations made thereunder, official circulars and financial instructions by the Treasury. London. Eyre and Spottiswood. 1908.

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Morse, Frances R. Old-age pensions in Great Britain and Ireland. *Charities*, vol. 21, December 5, 1908.

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Le Rossignol, James E. and W. D. Stewart. State socialism in New Zealand. New York, Thomas Y. Crowell and Co., 1910.

Lusk, Hugh H. Social welfare in New Zealand, the result of twenty years of progressive social legislation and its significance for the United States and other countries. New York. Sturgis and Walton. 1913.

Reeves, William Pember. State experiments in Australia and New Zealand. London, Grant Richards. 1902.

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Pennsylvania. *Commission on old age pensions*. Report, March, 1919.

Potts, Rufus M. Welfare (social) insurance—to what extent is it desirable and feasible in the United States and by what means can it be accomplished? In Proceedings of the national convention of insurance commissioners, 1916. (p. 24).

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Squirc, Lee W. Old age dependency in the United States; a complete survey of the pension movement. New York. The Macmillan Co. 1912.

U.S. Congress. Senate. *Committee on education and labour*. Hearings, 65th Congress, 3rd session, pursuant to S. Res. 382, a resolution directing the committee on education and labour to recommend methods of promoting better social and industrial conditions along lines suggested and indicated herein. 1919.

Witness retired.

The Committee adjourned.

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(Copy)

DEPARTMENT OF INSURANCE,

OTTAWA, June 13, 1924.

V. CLOUTIER, Esq.,
House of Commons,
Ottawa, Ont.

Dear Mr. Cloutier,

There is given below the rates of mortality and the complete expectations of life of certain classes of assured lives which may be of some use to you. In the construction of each of the three tables the experience of the first five years of insurance was excluded with a view to obtaining mortality rates fairly free from the effects of medical selection.

Age	American Men 1900-1915		Canadian Men 1900-1915		English Men 1863-1893.	
	Death rate per 1000	Complete Ex- pectation	Death rate per 1000	Complete Ex- pectation	Death rate per 1000	Complete Ex- pectation
30.. ..	4.46	37.70	4.28	38.98	7.47	35.06
35.. ..	4.78	33.51	4.45	34.77	8.37	31.35
40.. ..	5.84	29.32	5.33	30.55	9.78	27.67
45.. ..	7.94	25.22	6.98	26.39	12.00	24.04
50.. ..	11.58	21.29	9.87	22.36	15.45	20.52
55.. ..	17.47	17.62	14.71	19.55	20.83	17.17
60.. ..	26.68	14.29	22.58	15.02	29.21	14.04
65.. ..	40.66	11.34	35.18	11.85	42.21	11.20
70.. ..	61.47	8.81	55.07	9.10	62.19	8.71

You will notice that the English Table relates to a much earlier period than the other two tables. Insurance companies have become much more skilful in the selection of risks in recent years. By increasing or relaxing the severity of selection companies can very materially affect the mortality experienced. So that in the absence of rather precise information concerning the standards of selection followed, conclusions from the above or any such data must be drawn with caution.

Yours truly,

A. D. WATSON,

Actuary.

COPY OF CIRCULAR LETTER SENT TO MAYORS THROUGHOUT
CANADA (NUMBERING 135)

HOUSE OF COMMONS OF CANADA,

OTTAWA, June 10, 1924.

DEAR SIR.—The Special Committee appointed by the House of Commons, on 29th April last, to inquire into an old-age pension for Canada, is desirous of obtaining reliable information regarding the desirability of establishing such a system of pension by federal legislation and federal aid as would provide for the maintenance and care of our aged, deserving poor throughout Canada.

Representations have been made to the Committee by presidents and vice-presidents of labour organizations, but in addition to such representations, it is considered advisable by certain members of the Committee to obtain the views of mayors of Canadian cities and towns, where it is believed measures of relief have had to be instituted to aid the aged poor who are in distress or whose conditions are such that they must receive aid from other sources than their own.

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You could greatly assist the Committee if you would kindly reply by following the queries which are hereunder set out as to the conditions which exist in your city or town amongst the aged poor, say those who are 65 years of age and over for whom municipal funds are expended.

Please address your communication as indicated upon the envelope which is enclosed herewith. No postage stamp is required. The Committee would be gratified to have your reply within the next few days.

Yours respectfully,

W. G. RAYMOND, M.P.,
Chairman.

V. CLOUTIER,
Secretary.

1. Your opinion, briefly given, regarding the desirability of establishing an old age pension system for Canada?

2. Number of persons, 65 years of age and over, in your city or town, giving number of men and women separately, who would qualify to receive federal aid. Must be British subjects and of insufficient provident means to obtain necessities of life?

3. How many of such as above described who now receive or have been receiving in 1924, aid from your municipal funds? Amount of same, say so much per day or per month? Include only those who receive such aid at private homes.

4. Number of such aged poor, 65 years of age and over, who claim residence in your city or town, but are kept in a House of Refuge or Home for the Aged Poor, or other Charitable Institution, giving number of men and women separately if possible? What is the cost of same to your municipality?

COPIE DE LETTRE CIRCULAIRE ENVOYÉE AUX MAIRES DES
VILLES DU DOMINION (AU CHIFFRE DE 135)

CHAMBRE DES COMMUNES DU CANADA,

OTTAWA, 13 juin 1924.

Cher monsieur,

Le comité spécial nommé par la Chambre des Communes, le 29 avril dernier, avec mission de s'enquérir au sujet du système de pension du vieil âge au Canada, désire se procurer des renseignements dignes de foi sur l'opportunité d'établir un système de pensions semblable au moyen d'une loi et d'une aide également fédérales qui pourvoieraient à l'entretien des vieillards du Canada tout entier, qui, bien que pauvres, méritent toutefois qu'on s'occupe d'eux.

Des présidents et des vice-présidents d'organisations ouvrières ont soumis des observations au comité, mais en outre de ces représentations, on estime qu'il convient d'obtenir l'avis des maires des cités et des villes du pays, où, croit-on, on a dû prendre des mesures de secours pour aider les femmes et les hommes âgés, disons de 65 ans et plus, qui sont dans le besoin ou dans un état tel qu'il leur faut recevoir de l'aide de provenance étrangère.

Vous pourriez grandement seconder le comité, si vous aviez l'obligeance de répondre à cette lettre, en basant votre réponse sur les questions énoncées ci-après quant à l'état de choses existant dans la cité ou la ville dont vous êtes le maire, parmi les personnes âgées et pauvres, pour lesquelles on dépense des fonds municipaux.

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Veuillez adresser votre réponse tel qu'indiqué sur l'enveloppe ci-incluse. Vous n'avez pas besoin d'apposer de timbre de poste. Le comité vous serait reconnaissant, si vous lui faisiez parvenir votre réponse le plus tôt possible.

Bien respectueusement,

W. G. RAYMOND, M.P.,
président.

V. CLOUTIER,
secrétaire.

1. Votre avis au sujet de l'aide fédérale destinée à l'entretien des indigents ou, disons, des pauvres qui méritent qu'on s'occupe d'eux et qui ont atteint l'âge de 65 ans ou qui ont dépassé ce nombre d'années, et dont les revenus ne peuvent suffire à leur procurer les choses nécessaires à la vie?

2. Le nombre de ces vieillards nécessiteux, indiquant, séparément, si vous le pouvez, le nombre des hommes et celui des femmes qui se trouvent dans ce cas. Ne comptez que les sujets canadiens ou britanniques qui sont domiciliés dans votre cité ou votre ville ou dans une institution de charité?

3. (1) Le nombre des vieillards habitant des résidences particulières?

(2) Le nombre de ceux qui se trouvent dans des institutions de charité, mais ne comptez que les vieillards âgés de 65 ans ou plus?

4. Coût de leur entretien, par jour ou par mois?

5. Montant total acquitté par votre municipalité, en 1923, pour l'entretien de ces personnes indigentes dont l'âge représentait 65 ans ou plus?

6. Que représenterait un montant raisonnable destiné à l'entretien de ces indigents et cela, par mois ou par jour?

1

REPLIES RECEIVED TO ANNEXED LETTER SENT TO 135 MAYORS OF TOWNS AND CITIES THROUGHOUT THE DOMINION

Note.—Circular Letters were mailed to Mayors on June 10th and 12th—Replies were still being received, June 30th and July 1st.

BRANDON, Man., June 19, 1924.

DEAR SIR:—

Re Old Age Pensions

On behalf of His Worship the Mayor, I beg to say that there is and must necessarily be in comparatively new districts such as the Prairie Provinces, many people who though not improvident in their way of living, are for legitimate reasons, unable to make adequate provision for their old age and thus become dependent on some Public Body or Charitable Institution.

At the behest of the City Union Brandon City Council has from time to time taken up this question in its various forms, such as annuity fund, life and sickness insurance and up to the present time has arrived at no satisfactory solution.

The Provincial Homes for aged and infirm in Manitoba are quite inadequate to meet the demands on them for accommodation and the Government has, I believe, been memorialized to add to the capacity. At the present time we have two or three on the waiting list and some others who would be

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qualified to receive Federal aid but who are not willing to go to the Provincial Institutions owing to prejudice, therefore there is little doubt as to the desirability of the Government of Canada establishing an old age pension system.

Brandon has this year assisted 10 men and 7 women by out-door relief and otherwise, who have insufficient means to obtain the necessities of life. In four cases by pension, in others by the payment of the monthly rent of their homes and the remainder by the furnishing of necessities from time to time.

The Municipality also maintains five men and eight women in the Provincial Institutions at a cost of approximately \$1,500 per year.

It would be rather difficult without taking a census to give an accurate answer to question No. 2.

Sec. Treas.

2

(Telegram)

BRANTFORD, ONTARIO, 24th June, 1924.

The O.S.B. Alumni beg to give consideration to making the blind eligible for old age pension upon obtaining age of fifty, same as in England.

W. D. DONKIN,
Secy.

3

CALGARY, June 21, 1924.

1. My opinion stated in brief would be that a pension of this description is an absolute necessity. Public sentiment favours Federal provisions for old people. To see old age suffering through want is not tolerated to-day. The method of assistance which is given at the present time is not uniform, but very haphazard. The different Institutions and Municipalities furnishing the funds do not give satisfactory results.

2. In the absence of official figures I have estimated that the number of old people who would be eligible under this scheme would be approximately three for each 200 families. With a population of 65,000, I would state there would be 180 old people entitled to pension, or say 85 old men and 95 old women.

3. The number of old people who have been receiving aid from the City during the period stated in paragraph 3, is 35. The average amount for each individual per day is 70 cents, or \$20.00 per month.

4. The City either directly or indirectly is paying for 35 people over the age of 65 years. The amount contributed directly, amounts to \$6,800.00. The number of men will total 18; women, 17. In addition to the above there are several philanthropic institutions who are caring for and providing maintenance for a number of old people over the age of 65 years. These do not become a direct charge to the City, but the cost is met from these different Institutions and Societies.

The above replies have been discussed with the Mayor and meet with his approval, which I trust will be satisfactory to you.

JOHN T. ROBINSON,
Supt. Civic Relief Dept.

14-15 GEORGE V, A. 1924

4

CAMPBELLTON, N.B., June 13, 1924.

An old age pension system properly administered, would no doubt be a good thing.

We have about ten or twelve persons who are receiving a weekly grant from the town ranging from \$3 to \$5 per week. Of these three are women.

It would be hard for me to estimate the number of persons over 65 who would qualify to receive federal aid, but probably the number would not be more than twenty all told.

JOHN T. REID,
Town Clerk.

5

FARNHAM, P.Q., 18 juin 1924.

1. Il faut en prendre soin.
2. 3 hommes; 4 à 5 femmes.
3. (1)—3. (2) 7.
4. Moyenne 10 à \$12.
5. \$300.

6. Il en coûte \$10 par année à notre hospice pour chaque individu hospitalisé dans notre localité.

(Translation)

FARNHAM, P.Q., June 18, 1924.

1. We must take care of them.
2. 3 men 4 to 5 women.
3. (1) 3—(2) 7.
4. Average \$10 to \$12.
5. \$300.
6. The municipality pays \$10 a year for each inmate of the Refuge in our locality.

6

FERNIE, B.C., June 20, 1924.

The opinion expressed by the Council regarding the desirability of an old age pension system for Canada was somewhat divided.

In answer to question No. 2 we do not think that there would be more than, say, ten to twenty who would qualify to receive Federal aid. None of these have received any aid whatever from the Municipality, as they are being supported by their families or by whatever work they can obtain.

There are three men who are kept in the Provincial Home at a cost of nearly \$700.00 per annum. Another man is also resident there from the district immediately adjacent to the City, but his case is taken care of by the Provincial Government of British Columbia.

ARTHUR J. MOFFATT,
City Clerk & Treas.

APPENDIX No. 4

7

GRAND'MÈRE, P.Q., 19 juin 1924.

Re Pension aux vieillards de plus de 65 ans

A son avis Son Honneur le Maire croit que le gouvernement fédéral devrait prendre sur lui une charge fort louable mais qui entraînerait des dépenses considérables de fonctionnaires, locaux, etc., qui ajouterait beaucoup à la dette déjà trop lourde du Dominion. De plus les autorités provinciales et locales parviennent assez bien à subvenir à l'entretien de ces personnes âgées.

Quant aux questions 2, 3, 4, 5, 6, les officiers de l'Hôpital Saint-Joseph des Trois-Rivières pourraient vous fournir tous les renseignements désirés puisque c'est à cet endroit que nous envoyons nos vieillards.

Espérant que cette question vous donnera satisfaction, je suis,

Votre tout dévoué,

HENRI NEAULT,
Secrétaire Trésorier.

(Translation)

GRAND'MÈRE, P.Q., June 19, 1924.

Re: Old Age Pension

His Worship the Mayor is of the opinion that it is most commendable for the federal government to adopt a system of Old Age Pension, but which would entail heavy expenses for officers, quarters, etc., and greatly add to the already too heavy debt of the Dominion. Moreover, the provincial and local authorities succeed quite well to provide for the maintenance of these old persons.

Regarding questions 2, 3, 4, 5, 6, the officers of St. Joseph Hospital, Three Rivers, could supply you with all the desired information, as we send all our aged persons there.

HENRI NEAULT,
Sec. Treas.

8

HULL, P.Q., juin 18, 1924.

Monsieur,—En réponse à la vôtre en date du 13 juin adressée à son Honneur le Maire, je dois vous dire que la Cité de Hull a actuellement 19 vieillards placés à l'hospice St-Charles, Ottawa, dont 15 hommes et 4 femmes, pour l'entretien desquels la Cité de Hull paie \$0.35 par jour, suivant convention entre les autorités de l'institution et la Cité.

H. BOULAY,
Greffier de la Cité.

(Translation)

HULL, P.Q., June 18, 1924.

In reply to your letter of the 13th June, addressed to His Worship the Mayor, I beg to say that the City of Hull has at present 19 aged persons in the St. Charles Home, Ottawa, 15 men and 4 women, and the City of Hull pays 35 cents a day towards their maintainance, according to an agreement between the authorities of the Institution and the City.

H. BOULAY,
City Clerk.

14-15 GEORGE V, A. 1924

9

LETHBRIDGE, ALTA., June 20, 1924.

My opinion in answer to question No. 1 is that Old Age Pensions are very desirable and in the long run would not cost the country much more than our present manner of taking care of Indigents. It would increase the Dominion Budget, but there would be a corresponding decrease in the Provincial and City Budgets. Further the elimination of the indignity of indigency would be a great deal in itself.

W. D. L. HARDIE,
Mayor.

1. You will know best how to answer this.
2. 10 women—9 men.
3. 10 women—9 men—60 cents a day.
4. None.

A. M. TILLEY,
Supt. of Mothers' Pensions,
City Charities and Relief.

10

MAGOG, QUE., 16 juin, 1924.

Monsieur.—En réponse à votre lettre il me fait plaisir de répondre comme suit aux questions que vous nous posez:

1. Je crois que c'est un devoir pour le gouvernement fédéral de venir en aide aux vieillards âgés de soixante-cinq ans et plus qui ne peuvent se procurer les nécessités de la vie.

2. Le nombre de vieillards nécessitant secours par la ville de Magog, est de dix, actuellement, dont 6 hommes et 4 femmes.

3. Le nombre des vieillards habitant des résidences particulières, auxquels la ville vient en aide, est de quatre dont deux hommes et deux femmes.

4. Le nombre de ceux qui se trouvent dans des institutions de charité est de six dont 4 hommes et 2 femmes.

5. Le coût de leur entretien est de \$12 par mois.

6. Le montant total payé par la municipalité en 1923 est de \$1440.

7. Le montant raisonnable qui serait nécessaire pour l'entretien d'un de ces indigents, serait un montant représentant un revenu annuel d'environ \$150.

ALF. TOURIGNY,
Sec. Trés.

(Translation)

MAGOG, Que., June 16, 1924.

1. I believe it is the duty of the Federal Government to assist persons aged 65 and more who cannot provide for themselves the necessities of life.

2. The number of old persons in need assisted by the city of Magog is at present 10, namely, 4 men and 6 women.

3. The number of aged persons living in private residences, assisted by the city, is 4—2 men and 2 women.

4. The number in charitable institutions is 6—4 men and 2 women.

APPENDIX No. 4

5. The cost of their maintenance is \$12 a month.
6. The total paid by the municipality in 1923 was \$1,440.
7. The reasonable amount necessary for the maintenance of these indigents would be an amount representing an annual revenue of \$150.

ALF. TOURIGNY,
Sec. Treas.

11

MEDICINE HAT, ALTA.

1. My opinion is that the establishment of an Old Age Pension System for Canada is most desirable.

2 and 3. This is a question that is rather hard to answer with any degree of accuracy. No doubt census returns would give some idea as to the number of people 65 years of age and over in this city that we have no means of ascertaining. So far, we have 13 men and 11 women all over 65 years who have been more or less assisted during the last year. These people are all in private homes and have been assisted in various amounts from \$8.00 to \$30.00 per month.

4. There are no aged poor at present who are kept in any House of Refuge or Home for the aged poor at the cost of our municipality.

WALTER HUCKVALE,
Mayor.

12.

NEW WESTMINSTER, B.C., June 19, 1924.

1. It is desirable that an old age pension be established in Canada; the benefits of same have been fully shown in England.

2. The number of persons 65 years and over who would benefit is not easily ascertained but might be estimated in this city at 50; the greater number of whom would be women.

3. We have in this city a "Benevolent Society" that looks after indigent cases, and the expenditure of same is about \$3,000.00 per annum.

The greater part of this expenditure is for women and children and mostly for persons under age of 65. There are, however, 5 men and 8 women over that age on the list of beneficiaries, and the average cost of each is about \$10.00 per month.

There are besides in Hospital two men and two women who will probably be there until they die. They are over 65 years of age and the cost to the Corporation is \$2.50 per diem. There is also one man taken care of in a private home at a cost to the City of \$20.00 a month. At the Provincial Home for old men there are five men who cost the Corporation \$283.04 per month, less 25 per cent paid by the Provincial Government.

To reply fully to query No. 2 would require a canvass of the city, as we have no records of the ages of the people generally. The population is estimated at 16,000 and I dare say there is the average number of old persons who would be affected by the proposed pensions.

W. A. DUNCAN,
Actg. City Clerk.

OTTAWA, Canada, June 17, 1924.

1. Some form of social insurance for aged and indigent people would undoubtedly help to solve many of our problems. The establishment of the Canadian Government Annuities, in 1908, was an excellent means of saving against a possible dependent old age to a great number of people but many who have taken out annuities would doubtless have saved in some other way and it is with the people to whom this system or any system of voluntary saving does not appeal that we as a municipality are concerned.

2. There are no available figures on which to pass an accurate estimate in reply to this question.

3. In reply to this question would state that on May 27, 1924, there were the following over 65 years of age and of insufficient provident means, receiving aid through the City Social Service Department:—

Men..	60
Women..	76

136

4. St. Charles Home for the Aged, 53 men, 106 women..	\$3,780
St. Patrick Orphans' Home, 24 men, 35 women . . .	1,215
Protestant Orphans' Home, 18 women	675
Protestant Home for Aged, 27 men	1,350
Home for Friendless Women, 7 women	675
Perley Home for Incurables, 4 men, 5 women.. . .	2,970

5. Average amount per month was \$3.50 for each individual.

6. The city also contributed an average of \$20 per month to six women over 65 years of age as its share under the Mothers' Allowance.

NAPOLEON CHAMPAGNE,
Mayor.

PARIS, Ont., June 14, 1924.

1. Commendable.

2. There are no old people being provided for in Paris outside of the House of Refuge.

4. We had only two old people receiving help this winter and then only to the extent of about \$20.

4. We have 3 old ladies and 2 old men in the House of Refuge at a cost of about 14½c. per day.

C. B. BARKER,
Clerk and Treasurer.

PEMBROKE, Ont., June 17, 1924.

1. We consider it very desirable that such a system should be established.

2. It is very difficult to give an accurate number of persons 65 years of age or over who would qualify to receive federal aid in our town, but think we are safe in giving the number as 15—9 males and 6 females.

APPENDIX No. 4

3. We have one male receiving \$26 per month from the municipal funds; in addition to several who are supported by societies connected with the different churches in the town.

4. We have 6 inmates in the House of Industry at Perth, but the town is under no expense in connection with these, same being borne by the county of Renfrew.

D. W. BLAKELY,
Clerk-Treasurer.

16

PETERBOROUGH, Ont., June 21, 1924.

The number of males in the city over 65 years of age, as near as can be ascertained, is 449. The number of women is not ascertainable from the records, but probably can be approximated from the number of men. There would only be a proportion of these who have insufficient means.

The number receiving aid from municipal funds, not in any institution, is eight.

In the Protestant Home there are eleven men and seven women for whom the municipality pays \$3.50 per week. In the House of Providence there are five men and eighteen women. The city pays to this institution a lump sum yearly.

S. R. ARMSTRONG,
City Clerk.

17

PORT ARTHUR, Canada, June 17, 1924.

I am of the opinion that it would be most desirable to establish an Old Age Pension System in Canada, from a humane standpoint and as a relief to the municipalities, who in many instances find it a serious burden to care for this relief.

It would be impossible to estimate the number of persons in the city who would qualify to receive federal aid. The only reliable check that we have is obtained from applications which come to us for relief, although there are no doubt some who would qualify but who hesitate to ask the city for relief.

At present we are giving assistance to eight (8) women and 4 men who are living in the city in private homes. To two of these we pay \$10 per month. To 4 \$15, 2 \$20, and 4 \$25.

We are maintaining in Homes and Houses of Refuge two women and four men. For one of these we pay \$75 per year, and for the remainder \$150 per year.

J. W. CROATS,
Mayor.

18

PORTAGE LA PRAIRIE, Man., June 21, 1924.

The question was discussed by the City Council, and I was directed to advise you that the members of the Council were of the opinion that the care of the aged indigent could be better administered by the municipality itself,

14-15 GEORGE V, A. 1924

when all local conditions are known. The cost of looking after the aged indigent must be borne by the taxpayer in either case, and the cost of administering a department for this work would add considerably to the cost of maintenance.

There is also less chance of abusing the system when administered locally.

In answer to question two there are eleven men and ten women who would qualify to receive federal aid.

Question three: two men and one woman receiving help in their own homes, which amounts to approximately \$500 per year.

Question four: two men and 1 woman receiving help at Home for Aged and Infirm, at the rate of 50 cents per day each.

W. R. GRIEVE,
Sec.-Treas.

19

PRINCE ALBERT, SASK.

We feel that the time is approaching when the Federal Government would fill a long felt need in dealing with the matter of the old age pensions system, particularly in the west where in proportion, we have many more persons eligible for an old age pension. In municipalities where financial conditions make it very difficult for them to handle the situation, the establishment of such a system would be a great benefit.

I cannot give you an accurate idea of the number of persons of sixty-five years and over who would be qualified to receive such aid as there are many such cases being dealt with by private organizations and individuals. However, the city itself cares for approximately eight to twelve cases annually and on an average each case costs this city slightly over \$1 per day. We usually manage to keep such persons in our own district but within the last few years we have been obliged to send three of these persons who were incapacitated to the home for the aged poor at Wolesley, Saskatchewan.

I should be very pleased to learn of any developments of this question or any recommendations which your Committee may have to make in the matter.

20

REGINA, SASK., June 20, 1924.

1. While the figures available for the City of Regina are not indicative of a dire necessity for an old age pension scheme yet there are undoubtedly many aged people who would be greatly assisted by such a scheme. As the days go on it is likely that this necessity will become more apparent and therefore it is desirable that the Government of Canada should formulate a Dominion wide and generous Old Age Pension Scheme.

2. Unable to ascertain, except through survey.

3. 3 women—5 men—Approximately \$30 per month.

4. 2 Women—3 men—\$1 per day.

The reply to question (1) is to be regarded as the Mayor's personal view of the matter, though he is sure that it is shared by a number of the Aldermen. Questions (2), (3) and (4) were answered by our Relief Department.

E. BLACK,
City Clerk.

APPENDIX No. 4

21

ST. CATHARINES, ONT., June 14, 1924.

1. My opinion is that no grants should be made to men and women over 65 years of age unless in establishing a Pension Fund. A certain proportion of their earnings should be set aside weekly, monthly or annually as a retirement fund through the manufacturers or employers but I do not think that an out and out grant by the government would be wise as it would tend to encourage improvident living. As the care of these indigent persons is mainly a municipal problem an amount is provided in each year's taxes for the care of these people; the Government might make some annual grant to the municipalities.

2. In St. Catharines we have 12 men and 7 women in institutions which cost us \$6.50 per week in one institution and \$7.50 in another, the second institution being outside our county; consequently the charge is a dollar more a week. We have 2 women who are boarded out in private families that have no means, at an expense of \$5.50 per week each. These persons that are cared for by this municipality are not considered in any way as relief as we have something like one hundred that are cared for through our Relief Accounts, which is largely due to the unemployment situation.

Last year this city made an actual expenditure of \$6,092.23 in providing homes for aged persons, this being quite apart from any amounts that were spent for relief.

JACOB SMITH,
Mayor.

22

ST. STEPHEN, N.B., June 14, 1924.

The Mayor of St. Stephen desires to express his opinion that an old age pension system is desirable, though we in this town are so fortunate as to have very few aged poor who might claim its benefits.

One man only is receiving aid regularly from the town funds, and his allowance is \$20 a month.

The number of old men who are supported by relatives or friendly societies, and who have no property or income of their own, is perhaps not more than five or six. The number of aged women in like condition is, of course, much larger. The town is not paying for the maintenance of any aged persons in charitable institutions, with the exception of two in the Provincial Hospital for Nervous Diseases.

J. VROOM,
Town Clerk.

23

STELLARTON, N.S., June 16, 1924.

In answer to your circular letter of June 10th would say, I am in favour of an Old Age System for Canada.

We have only a few who would qualify for same but if there was a pension system there would be more.

At present we have but three and they are kept in a home at the town's expense. All women; at a cost of about \$16 per month.

J. W. HENDERSON,
Town Clerk.

14-15 GEORGE V, A. 1924

24

SUSSEX, N.B.

1. Have no opinion. Have given no thought to the question.
2. Two men—no women.
3. One man gets \$1 per day paid by Town Council. The other \$3 per week.
4. Have none whatever in this latter class specified in No. 4.

25

TROIS-RIVIÈRES, P.Q., 17 juin 1924.

1. Très louable.
2.
3. (1) 7 hommes et 20 femmes, sans comprendre 66 familles. (2) 38 vieillards dont 6 sous la loi de l'assistance publique. 69 vieilles dont 27 sous la loi de l'assistance publique.
4. 45 cents par jour, dont $\frac{1}{3}$ payable par la cité.
5. Quote-part de la Cité \$1,806.75.
6. 50 cents par jour.

ARTHUR BETTEZ,
Maire.

(Translation)

THREE RIVERS, P.Q., June 17, 1924.

1. Most commendable.
2.
3. (1) 7 men and 20 women, not including 66 families. (2) 38 old men of whom 6 are under the public assistance law. 69 old women of whom 27 are under the public assistance law.
4. 45 cents a day of which $\frac{1}{3}$ is payable by the City.
5. Share of the City \$1,806.75.
6. 50 cents a day.

ARTHUR BETTEZ,
Mayor.

26

WESTMOUNT, CANADA,
June 19, 1924.

I take pleasure in submitting the following information and in making a few suggestions:—

1. I am of the opinion that there should be some form of Old Age Pension system in Canada and that it would be the right thing for the State to provide the same.

2. I would suggest that the scheme should primarily provide for the working class people and I would therefore suggest that the scheme be contributory on the part of the beneficiary thus stimulating his interest in the scheme.

3. That the contribution of the State should be sufficient to provide say 50 per cent of the amount required for a minimum pension and that the participant be required to pay the balance with an option to him of increasing his contribution.

APPENDIX No. 4

4. That the pension should be greater or less according to the increased contribution made by the beneficiary.

5. That the Government or State create each year a Reserve Fund sufficient to provide the amount necessary for the obligations accruing each year. In other words, that the scheme shall be on an Actuarial Reserve Basis.

6. That in estimating the annual liabilities in connection with an Actuarial Reserve basis Old Age Pension Fund Scheme the rate of interest of 5 per cent earning power be used and that the Government or State shall make up any deficiency if it is found in actual practice that 5 per cent is not earned by the funds.

7. That the State guarantee that the contributions of the beneficiary or participant will earn 5 per cent per annum (the Government's present method of figuring Pension Funds on a basis of 4 per cent earning power is using a basis below the present market values and the Government has for years actually been making a profit on the funds contributed by the beneficiary or participant). The 5 per cent guaranteed earnings in my opinion would draw a very much larger group into taking advantage of such a scheme and the Government would be well advised to extend its present pension scheme on such a basis to those who are participating and contributing the whole cost at the present time.

8. That all employers be required to make deductions from the wages of the employee and that such deductions be continued up to the age of say 55 with optional contributions to be made thereafter, such contributions to increase the amount of annuity at retirement.

9. That the retiring age be 65, provision to be made for retirement on account of incapacity through injury or disease.

10. There are so many things to be considered in connection with a Pension Fund Scheme that I would suggest that if it is not already being done that your Committee call for a report of Actuarial Experts to study the various suggestions which your Committee would finally be prepared to make before they are reported on to Parliament.

In answer to your second question; the number of men 65 years of age and over now resident in the City of Westmount is 194.

We have no information regarding women.

In answer to your third question; the only persons receiving aid from Municipal Funds in this year of 1924 are indigent persons sent to the hospitals on account of sickness or disease.

In answer to your fourth question; we have one woman in hospital paralyzed, the charges being paid by the city. One orphan child of nine years of age supported in one of the institutions by the city and 25 in the hospitals for the insane.

P. W. McLAGAN,
Mayor.

WOODSTOCK, ONT., June 21, 1924.

1. Members of the Finance Committee of the City of Woodstock are of opinion that in this new country it is not necessary or desirable to establish an old age pension system.

2. Number of persons in city who would qualify to receive federal aid difficult to estimate if the system were established but at present very few.

14-15 GEORGE V, A. 1924

3. No old people at present receiving municipal aid, one man and one woman who receive \$2 a week each and who prefer not to go to the House of Refuge.

4. Number of city inmates in County House of Refuge over 65 years is 13, 5 women and 8 men. Cost of maintenance to the city will average \$2.50 a week each.

JOHN MORRISON,
City Clerk.

28

Received too late for Classification

MONCTON, N.B., June 26, 1924.

1. His Worship the Mayor has advised me to state that he is strongly in favour of An Old Age Pension Scheme for Canada.

2. Without taking a census of the city of the number of 65 years of age and over who would be qualified to receive the federal aid, it would be impossible to give you the exact number, but I wish to say that it has been necessary for the past three or four years to have what is known as a Relief Committee. Last year the city gave this committee a grant of \$1,100 to be used in relief work. In addition to that about \$200 was obtained by public subscription. This money was paid out to persons who would qualify for the pension as they were old men and women and have no means of support. The province of New Brunswick is gathering information to form what is known as Mothers' Pension Scheme. This commission may be able to give you more information than I can.

3. Judging from the number who have obtained relief from the Relief Committee and from the records of the Municipal Home Commissioners, there would be about forty in this Municipality. All of this number received relief, in some cases rent and in other cases food and clothing. In one case we found it necessary to place one man in a home for which we pay \$15 per month. During the summer a great many of these people are able to obtain temporary employment and are thereby able to maintain themselves.

4. Fourteen persons of 65 years and over are kept in the Home known as the Municipal Home. The operation of our Municipal Home this year costs us \$6,000. There are a number of inmates under 65 years of age.

S. B. ANDERSON,
City Clerk.

29

SASKATOON, SASK., June 24, 1924.

1. In my opinion it is desirable that the Federal Government adopt some measure to take care of aged people. At present the responsibility rests with the municipality in which they reside and the tendency is for such persons to move into large centres of population and reside there long enough to establish citizenship and then apply to the authorities for assistance. Saskatoon has had to take care of such persons even after they have been residents for only two or three months.

APPENDIX No. 4

2. In reply to question No. 2, we are looking after six men and five women at the present time, but intermittently quite a number of persons, who qualify for this assistance, are helped.

3. We have one man and two women costing the city approximately \$80 per month.

4. Five men and three women are cared for in the Home for the Infirm at Wolsley, Sask., each costing \$1 per day.

W. N. CLARE,
Mayor.

30

ST. LAMBERT, P.Q., June 26, 1924.

1. I am directed by the Mayor, E. P. Gordon, to acknowledge receipt of your letter dated the 10th instant and to state that the establishing of an old age pension is a very worthy object. As for the city of St. Lambert, fortunately there are no persons that would come under your questionnaire No. 2.

JAMES R. BEATTY,
Secretary-Treasurer.

31

SAULT STE. MARIE, ONT., June 25, 1924.

1. I have been Mayor of this city for the past three years and during that time closely in touch with the work of our Relief Department. We have had to spend very little in assistance to old people outside of the regular yearly levy made upon the city by the trustees of the House of Refuge. We have, where possible, compelled the son or daughter of applicants to render assistance and in other cases sent them to the Home, which in most cases is the most comfortable home they have ever had.

JAMES DAWSON,
Mayor.

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